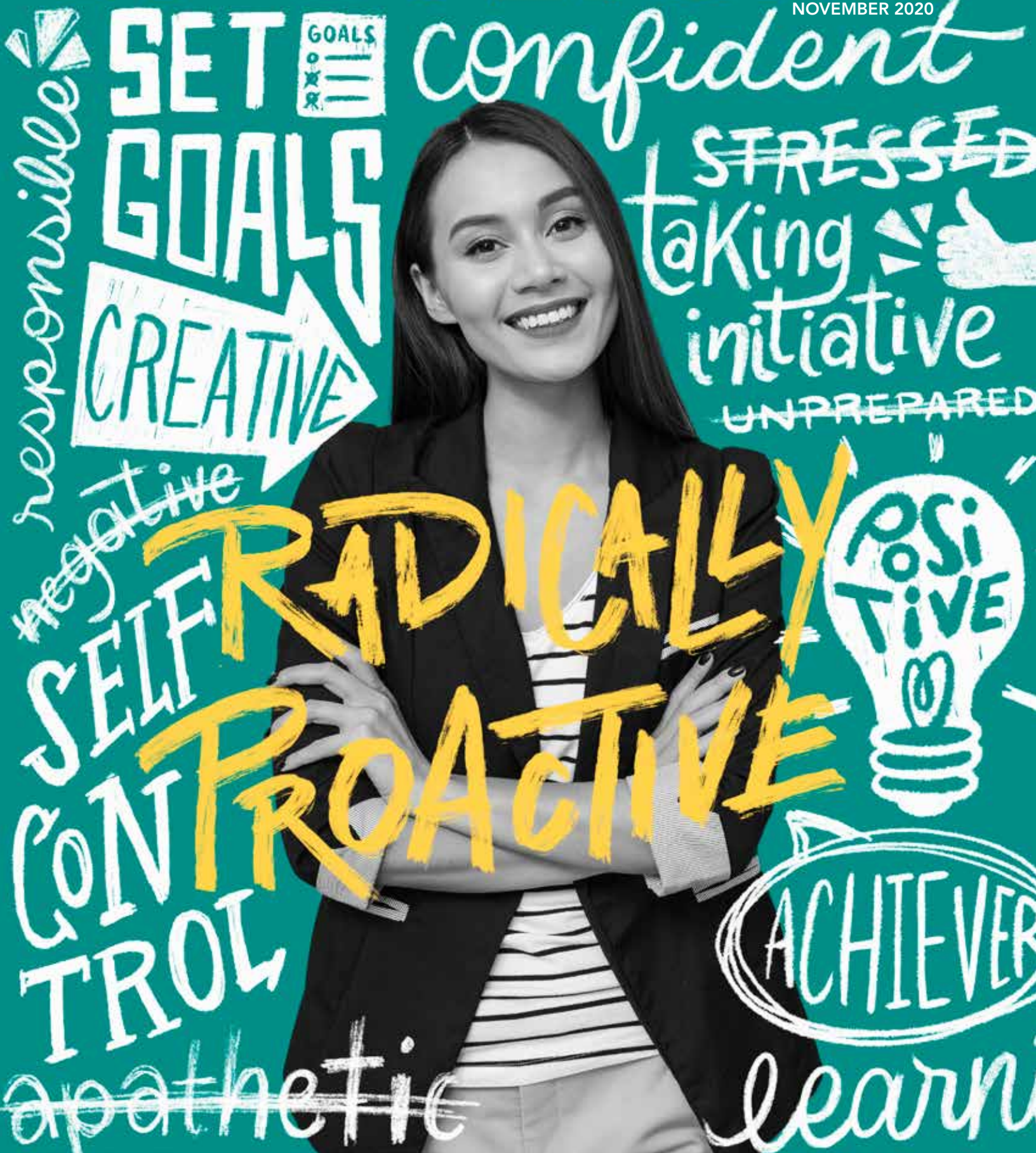


# SPOTLIGHT

NOVEMBER 2020



responsible

SET GOALS  
GOALS



confident

~~STRESSED~~  
taking initiative



CREATIVE

~~UNPREPARED~~

~~negative~~

SELF CONTROL

RADICALLY PROACTIVE



ACHIEVER

~~apathetic~~

learn



# SPOTLIGHT

ARC.AILife.com/Spotlight.aspx  
A monthly publication spotlighting top producers of American Income Life and National Income Life

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NEWS

NOVEMBER 2020

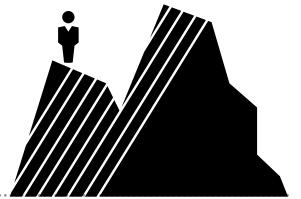
VOL. 53 NO. 11

## SGA Career Track

### New Markets Opening & Expanding!

We have a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track.

- Promotion Bonus paid to those who qualify
  - Full operating budget for the first 9 months including moving assistance
  - No upfront lead expense for the first 6 months as an SGA
  - Home Office support for transition, new business setup, and continuous operations
- If you are interested, speak to your SGA, send an email to [futuresga@aillife.com](mailto:futuresga@aillife.com)



## Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **73.0%**  
Net to Gross: **80%**

## Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Wednesday, 12/23** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be received at Home Office by **Tuesday, 12/29**. eApp business excluded from the 7 day hold should be uploaded by **Thursday, 12/31** before 3:30 p.m. CST to count for **December** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

**\$7,619,599**

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 34-40**.

## Correction

In the October issue of *Spotlight*, the Reinstatement Bonus payout for **Joseph B Smith** was incorrect. Joseph received a \$5,615 Reinstatement Bonus in September, making him the #1 Reinstatement Bonus qualifier.



**JOSEPH B SMITH**  
\$5,615 Bonus  
The Arias Agency

**REINSTATEMENT BONUS**

## \* Look for the asterisk!

The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2021 Awards Presentation are: the Top SGA per category from Categories I–XII based on Performance Factor (minimum 100%), the TOP MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2021 Convention Qualifications online at [ARC.AILife.com](http://ARC.AILife.com) or [ARC.NILife.com](http://ARC.NILife.com). **Check your production! If there is an asterisk by your position, you could be on your way to stay at The Grand at Moon Palace in Cancun, Mexico. The convention will be held May 5–8, 2021.**



**LOOK FOR ME!**



## Steve Greer

Chief Executive Officer  
American Income Life &  
National Income Life Divisions

**Be radically proactive about any behavior that pays off in 10 years. – James Clear**

**T**here was a meme going around last month that said we shouldn't turn our clocks back for Daylight Saving Time because no one wants to spend an "extra" hour in 2020. While it's true our Company has had an incredible year while so many others have not, I think it's safe to say that most of us will be celebrating extra hard New Year's Eve, when we can finally bid farewell to one of the most challenging years any of us has ever seen.

Before we all kick 2020 aside, have you thought about what you want 2021 to look like in your career and your life? The time is now to start outlining your 2021 plan. James Clear

calls it being "radically proactive," being prepared before you need to be, and aggressively pursuing activities that will pay off in the long term; 10 years is the number he chooses.

POP QUIZ: What can you do today and every day going forward that will benefit you in 10 years and way beyond that? As you may know, you are fully vested with AIL/NILICO after 10 years with the Company, so the answer, of course, is writing quality business because the business that stays is the business that pays in the form of residual income: renewals.

Two days before he passed away in April of 2012, AIL founder Bernard Rapoport wrote his final article for *Spotlight* magazine titled, "The Miracle of Renewals." In that article, his final words to us, he wrote: "To be paid continually for the original effort that you put forth to make a sale is almost unbelievable, but for those who have a contract with American Income; it is true, true! So I say to each of you, as an SGA or RGA, MGA, GA, SA, or Agent: remember, at American Income you can qualify to have vested renewals. They can help ensure you a life of comfort in the years to come. It is real, and yes, American Income is indeed the company of Opportunity Unlimited!"

Making a plan with a focus on quality business is a good place to start charting your 2021 business plan. It starts with making sure your customers have the best possible experience during the sale and being thorough when collecting customer data to be submitted with the application. Keeping quality in mind from the sale to radically proactive customer service after the sales is a win-win-win situation. You win by having that business stay on the books because you have truly earned that customer's loyalty and the resulting renewals. The customer wins because their insurance professional is keeping their best interests front and center. Our Company wins because you demonstrate that we are a company that does what we say we'll do: protect working families.

You can't go wrong making quality the cornerstone of your 2021 business plan. It's a great foundation to help you achieve any other goals you may have for yourself or your team in the coming year.

For more business planning tips, and how to be radically proactive to gain momentum for 2021, see pages 16–17. ☺

# ANNIVERSARIES

## 38 YEARS OF SERVICE

Josh Chalom, SGA  
Jim Surace, SGA  
**37 YEARS OF SERVICE**  
Cindy Furer, SGA  
**34 YEARS OF SERVICE**  
Irene Rurycz, PR  
**33 YEARS OF SERVICE**  
Billy Sauers, PR  
**32 YEARS OF SERVICE**  
Erik Graham, AGT  
**29 YEARS OF SERVICE**  
Rona Pileggi Spano, PR  
**27 YEARS OF SERVICE**  
Robin Andrade, PR  
Chris La Fond, RGA  
**26 YEARS OF SERVICE**  
Laurie Gruber, PR  
**21 YEARS OF SERVICE**  
Mark Gagliardi, PR  
**20 YEARS OF SERVICE**  
Arthur Westergren, AGT  
**19 YEARS OF SERVICE**  
JT Tasker, PR  
**17 YEARS OF SERVICE**  
Eric LaBossiere, AGT  
Mike Sukhbaatar, AGT

## 15 YEARS OF SERVICE

Sabrina Lloyd, SGA  
**14 YEARS OF SERVICE**  
Katy Hogge, PR  
**13 YEARS OF SERVICE**  
Kevin Holtz, SGA  
Karen Sessing, AGT  
Amy Shui, AGT  
Jennifer Thiel, AGT  
**12 YEARS OF SERVICE**  
Justin Adams, RGA  
Dee Hettinger, PR  
Lacy Martin, PR  
Lleison Martinez, AGT  
Eddie Pourjalali, AGT  
Bruce Viaje, RGA  
**11 YEARS OF SERVICE**  
Yemi Akinade, SGA  
Derron Alexander, GA  
Robert Nolan, AGT  
Jose Rubio, AGT  
Patrena Smith, PR  
**10 YEARS OF SERVICE**  
Brian Jerome, MGA  
Kody Kramme, MGA  
Marc Salvaggi, SGA  
Bobbi Wiatr, AGT

## 9 YEARS OF SERVICE

Michael Gerstein, RGA  
Hakan Ozalpasan, AGT  
Hector Sartori, AGT  
**8 YEARS OF SERVICE**  
Ricardo Alanis, SA  
Jorge Alvarez, AGT  
Christopher Botelho, RGA  
Timothy Bugge, MGA  
Nickoy Hylton, AGT  
Zoltan Krecsko, MGA  
Julia Loboda, AGT  
Brett Maurice, AGT  
Michael Russo, SGA  
Michael Musso, RGA  
Patricia Santamarina, SA  
Rosita Tumpap, AGT  
Brian Zuzick, SGA  
**7 YEARS OF SERVICE**  
Mickey Adkins, GA  
Armando Aiello, GA  
Andrew Chambers, MGA  
Andre LaRose, SGA  
Alipate Makauli, RGA  
Anna Midowicz, AGT  
Laurekins Pardovani, GA  
Michael Russin, RGA

Paul Smith, RGA  
Constance Tuiteleapaga, MGA  
**6 YEARS OF SERVICE**  
William Barker, AGT  
Jesse Benwell, GA  
Kaitlyn Brandt, RGA  
Christopher Bungay, MGA  
Elizabeth Garcia, AGT  
Ryan Locke, SA  
Jesus Parra, MGA  
Jeremy Rivers, SGA  
James Sherwood, RGA  
Felicia Steele, MGA  
Sean Walsh, AGT  
Hanbo Xu, SA  
**5 YEARS OF SERVICE**  
Hazem Aboueldahab, AGT  
Yihsin Huang, MGA  
Ashley Johnston, MGA  
Zachery Kertulis, MGA  
Penelope King, AGT  
Gladis Orozco, MGA  
Mayra Robles, MGA  
Debra Small, AGT  
**4 YEARS OF SERVICE**  
Veronica Coval, MGA  
John Curry, GA

Jonathan Da-al, MGA  
Janelle Dutra, MGA  
Tanner Duy, MGA  
Hemerson Gonzalez, SGA  
Anthony Greco, AGT  
Douglas Hodgson, AGT  
Stephen Jubrey, AGT  
Rackeem Miller, GA  
Dylan Murphy, RGA  
Aaron Patt, GA  
Elizah Smart, SA  
Shane Valentine, GA  
Dominick Williams, AGT  
**3 YEARS OF SERVICE**  
Keeland Bryant, MGA  
Brendon Byers, AGT  
Tina Espinoza, AGT  
Cody Fink, SA  
Jake Gelb, MGA  
Walter Henderson, MGA  
Darian Hester, AGT  
Michael Hubbs, AGT  
Nicholas A Jones, AGT  
Michael Joseph, RGA  
Charles Lee, GA  
Scott McCrory, AGT  
Bredt McSorley, SA

Tahis Quintero Bonilla, RGA  
Sonia Silva, AGT  
Andre Taylor, MGA  
Jose Venegas, SA  
Mari Andrade, GA  
**2 YEARS OF SERVICE**  
Sabrina Agostini, SA  
Brandon Atchley, GA  
Mama Atetu, AGT  
Kristopher Bour, AGT  
Mark Bradshaw, GA  
Kortisha Brooks, GA  
Angela Cardona, SA  
Kevin Dimery, MGA  
Joshua Egyud, GA  
Shelby Elder, GA  
Karen Faagai, SA  
Scott Galliford, SA  
Nakita Fortin, MGA  
Johny Geroges, SA  
Brien Spier, SA  
Arthur Gross, AGT  
Robert Krawczyk, AGT  
Christopher Larsen, GA  
Jennifer Lespinasse, GA  
Moriah Mann, AGT  
Craig Manning, AGT

Yudelka Marte, AGT  
Sunshine Overturf, AGT  
Michael Pisano, SA  
Zachery Ryan, AGT  
Amin Saadatmand-Manshadi, AGT  
Kevin Schulties, AGT  
Rachel Shelton, PR  
Lawrence Smith, SA  
Jennifer Spalding, GA  
Erika Walker, GA  
Trinity Walker, SA  
Debbie-Ann Whitehorne, MGA  
**1 YEAR OF SERVICE**  
Ranee Abbruzzese, SA  
Jessica Abner, AGT  
Trisha Abraham, AGT  
Fabrice Agunbiade, SA  
Adel Al Choufi Naim, MGA  
Marco Alvarado, AGT  
Murwatullah Amiry, SA  
Phillippe Amoussou, SA  
Kandy Anderson, SA  
Abdullah Badawi, SA  
Michelle Barnett, AGT  
Nikki Bein, SA  
Edward Bertrand, SA  
Timothy Binion, AGT

Marlene Boileau, AGT  
Bryant Bonzali, SA  
Melvin Bradford, AGT  
Alfred Broadway, GA  
Wesley Bromley, SA  
Derek Brown, AGT  
Crystal Bui, GA  
Madison Bundgus, SA  
Anthony Butt, AGT  
Christopher Candela, AGT  
Katherine Canducci, SA  
Valentina Carmona, SA  
Meghan Carpenter, SA  
Jacob Carter, AGT  
Zi Chao Chen, AGT  
Livingston Cooper, AGT  
John Crespino, SA  
Andre Crump, SA  
Richard Cullen, SA  
Carrie Daigle, AGT  
Kelli Dail, AGT  
Sheena Deb, AGT  
Elizabeth Dominatto, SA  
Thomas Dover, AGT  
Kaveh Ebrahimi, SA  
Courtney Edge, AGT  
Liam Eoll, SA

Geovanni Escarzegza, SA  
Melissa Faulkner, AGT  
Zamyia Felton, GA  
Cristiano Pontes, SA  
Aeddan Flaherty, SA  
Nakesha Fleming, AGT  
Esther Foster Sims, SA  
Patricia Garcia De Mejia, SA  
Jesse Garnier, GA  
Edward Gates, SA  
Kevin Gillum, GA  
Rachael Gnadinger, AGT  
Felicia Gopaul, AGT  
Kiana Gorden, AGT  
Jeslyn Gordon, SA  
Adrienne Green, AGT  
Kevin Greenwood, SA  
Grant Gustic, SA  
Mayra Gutierrez Rodriguez, SA  
Greta Guzman Millan, SA  
Nicholas Haddad, AGT  
Tyra Hamilton, SA  
Adam Hanna, SA  
Pierce Holler, AGT  
Rosemarie Horn, AGT  
Adrian Horsham, SA  
Dustin Jackson, SA

Dylan Jackson, SA  
Carrie Johnson, GA  
Glenn Johnson, MGA  
JaQuan Johnson, GA  
George Jones, SA  
Koray Karakas, AGT  
Laura Knopf, SA  
Michael Lambert, AGT  
Stacey Lang, SA  
Elijah Lee, AGT  
Shari Leibert, AGT  
Samantha Lloyd, AGT  
Mardoche Maisonneuve, AGT  
Karla Mandujano-Gomez, AGT  
Lindsay McClelland, PR  
Tarun Mehta, AGT  
Tanner Miller, SA  
Ricardo Mirville, AGT  
Ibrahim Mohamed, SA  
Andrea Monaghan, AGT  
William Murtha, SA  
Joanne Novack, AGT  
Samantha O'Leary, AGT  
Andrew Onzo, AGT  
Antonio Ordonez, AGT  
Anizabeth Parra Gonzalez, GA  
Joseph Pasche, GA

John Patzer, AGT  
Daniel Nicolas Paulino Polanco, SA  
James Pickering, AGT  
Ashley Pitts, SA  
Sahand Pouladi, GA  
Martin Preciado-Lomeli, SA  
George Ray, AGT  
Stephen Ribeiro, SA  
Jinks Riddle, SA  
David Riggins, GA  
Brennan Robison, AGT  
Jerrica Robison McGehee, SA  
Jonathan Rock, SA  
Adianez Rodriguez, GA  
Amalia Rodriguez De Nava, AGT  
Danisabel Rodriguez, GA  
Maria Romero Garcia, AGT  
Mario Ruiz, SA  
Paul Rumbur, RGA  
Roberto Samano Diaz, SA  
Isaiah Sanders, SA  
Maricela Santacruz, SA  
Samantha Saunders, SA  
David Sims, SA  
Ben Smith, AGT  
William Snyder, SA  
Nakia Stevens, AGT

Steve St Pierre, SA  
Anton Sufaj, AGT  
Derek Sutherland, GA  
Marissa Swartz, SA  
Alioune Sy, SA  
Deon Taisacan, GA  
Stacy Tanksley, GA  
Tami Taylor, AGT  
Ashlee Tingler, AGT  
Noureddine Touahri, AGT  
Vivian Trinh, SA  
Kyle VanBibber, SA  
Bruce Watson, AGT  
Chaney Weaver, AGT  
Joshua Williams, MGA  
Dominic Youisif, AGT  
Rachelle Zerbach, SA  
Yu Ting Zhu, AGT

# PROMOTIONS

## REGIONAL GENERAL AGENT

Alon Barnur  
Tyler Boulden  
Derya Ekren  
Doron Freud  
George O'Shea  
Johnny Ramos  
Raul Rojas  
Joseph Rotolo  
Christopher Stevens  
**MASTER GENERAL AGENT**  
April Baxter  
Korey Bronson  
Athea Buchanan  
Dawn Ciccarelli  
Timothy Cruise  
James Depetro  
Daryl DeWindt  
Johnny Fuller  
Donald Gerstner  
Patricia Gonzalez

Kingsley Hansen  
Kyle Johnston  
Preston Klutz  
Kevin McGrath  
Maura Medermach  
Jaleesa Murphy  
Selma Ogresovic  
Terry Powers  
Nicole Preston  
Ashley Rust  
Alec Seibold  
Arnessa Beamon  
Crystal Vairetta  
Troy Williams  
**70% GENERAL AGENT**  
Rocky Allen  
Lindsey Brown  
Kenson Delva  
Crystal Dugger  
Montana Hanaway  
Allan Jennings

Meagan Payne  
Derek Pratt  
Christopher Scruggs  
Derek Sutherland  
Joel Trask  
Luis Velasquez  
Jadelene Welty  
Atticus Wilklow  
Sandra Winstead  
**67.5% GENERAL AGENT**  
Jenny Anderson  
Arnessa Beamon  
Brandon Biskie  
Nancy Branson  
Adam Calnan  
Jessica Daniels  
Jarrett Demonia  
Romulo Faria  
Maria Flores  
Funmilola Elumade  
Amanda Harris

John Hartin  
Evelyn Hoyos  
Gunnar Jorstad  
Karri Lancaster  
Zachary McCormack  
David Melendrez  
Monica Montgomery  
Romie Murphy  
Matej Perisa  
Donald Perry  
Sahand Pouladi  
Ashley Robinson  
Michael Sertz  
Amber J Smith  
Mycah Teagardner  
Ruben Terrero  
Dean Thebeau  
James Tolley  
**57.5% GENERAL AGENT**  
Anne Marie Giron

Kevin Kennedy  
**65% SUPERVISING AGENT**  
Justine Andersen  
Bledar Bane  
Tanya Bland  
Andre Bzhetaj  
Larry Capps  
Ana Cardenas  
Bryan Constable  
Daejenae Cooper  
Yvonne Cox  
Faye Crandall  
Brock Eakin  
Firon Esmail  
Kaitlin Espeleta  
Madison Gregor  
Robert Hardy  
Zenia Huerta  
Lubraska Iguaro  
Leidy Jauregui Rojas  
Sergio Joaquin Haro

Ashley Johnson  
Alexandra Knox  
Mitchell Larson  
Patrick Logan  
Austin Macias  
Brianna Newton  
Jackie Nutting  
Morella Parejo  
Adalberto Paz  
Pedro Perlaza Villanueva  
Raul Pinto  
Kaia Pirazzini  
Stephanie Prince Leon  
Brandy Robinson  
Elmar Salas Velasco  
Lena Sanders  
Brionni Scott  
Jacob Siler  
Johnny Swires  
Matthew Townsend  
Clayton Tubbs

John Weldon  
Brendan Whitted  
Ronald Wilkins  
Caitlin Cassidy  
James C Wilson  
Adam Winfrey  
Troy Wolfalter  
Jason Zeien  
**62.5% SUPERVISING AGENT**  
Wayne Akiyama  
Feza Al Choufi Cumarin  
Kandy Anderson  
Martha Asbell  
Edward Atencio Reina  
Charles Bartlett  
Christian Baymack  
Heather Beers  
Matthew Billington  
Franco Billotti  
Casey Boss  
James Brania  
Elijah T Brown

Maurice Brown  
Sirena Budrakey  
Caitlin Cassidy  
Anna Cebrzynski  
Jin Chen  
Michael Clesceri  
Michael Conner  
Lisa Cota  
Matthew Couper  
Daniel Craley  
Stephanie Cramer  
Peter Crooks  
Andre Crump  
Robert Dabner  
Mishu Docteur  
James DuBocq  
Daniel El Chami  
Freddy Escalante  
Brandi Fleming  
Moshanic Freeman  
Jeffrey Funderburg

Janeisha Galloway  
Fabio Garcia  
Aristides Gilbello  
Mariela Godoy  
Lydia Graves  
Luis Gutierrez  
Jusem Hajali  
Indhira Hernandez  
Insaf Hmaid  
James Hogan  
Joy Horcajo  
Marcus Howard  
Koko Hunt  
Joseph Jay  
Erin King  
Gabrielle Kolar  
Fadehan Kolawole  
Fotini Kristuli  
William Lanagan  
Andrew Lassos  
Simonne Leblanc

Pauline Leung  
Ashley Lidbom  
Sarah Linden  
Angie Lopez  
Carlos Mainero  
Lauren Maney  
Muhammad Mansoor  
Samantha Marsteller  
Ivan Martinez  
Mark McKague  
Chantel Mellema  
Ervin Metaj  
Eric Mori  
Theodore Murray  
Emma Nichter  
Rafael Osio Rangel  
Jimmie Parsons  
Robin Parsons  
Marialejandra Pena Dalessandro  
Jarvier Perez  
Robert Perreault

Jordan Peterson  
Michael Quirk  
Angel Ramirez  
John M Ramsey  
Daniel Rayol  
Paul Read  
Louis Renton  
Christopher Revercomb  
David Reynosa  
Jared Reznicek  
David Rico  
Danica Rivera  
Cartiza Rojas  
Genesis Rosario  
Kyle Rose  
Michael Rufo  
Marvelie Sanchez  
Marna Sarnecki  
Noren Scott  
Cynthia Sheckell  
Johan Sifontes

James Siregar  
Maria Smirnova  
Maria Taico  
Tyler Teague  
Kervin Torres  
Wilson Vaz  
Ronald Vega Mauriz  
Dalton Voeller  
Thomas Whalen  
Timothy White  
Chayson Williams  
Jacob Wordhouse  
Kenina Youngblood  
**52.5% SUPERVISING AGENT**  
Siale Aso  
Gina Macchia  
Alden Monger  
Philip Richard  
Vanessa Rodriguez

James Siregar  
Maria Smirnova  
Maria Taico  
Tyler Teague  
Kervin Torres  
Wilson Vaz  
Ronald Vega Mauriz  
Dalton Voeller  
Thomas Whalen  
Timothy White  
Chayson Williams  
Jacob Wordhouse  
Kenina Youngblood  
**52.5% SUPERVISING AGENT**  
Siale Aso  
Gina Macchia  
Alden Monger  
Philip Richard  
Vanessa Rodriguez

# Make Tomorrow Better

## Indiana and Ohio

American Income Life, in partnership with the James Cunningham Agency Owner office, donated a total of \$15,000 to three organizations: KC Learning Center, University of Mount Union, and Redeemer Crisis Center.

► **KC Learning Center** seeks to empower special needs individuals and their families by ensuring they have access to the information, advocacy, and skills needed to participate effectively in their communities. Their programs include education in daily living skills, socially acceptable behaviors, as well as family support groups.



▼ **Redeemer Crisis Center** is a program of Iglesia Cristiana Hispana Lutheran. The crisis center helps individuals and families with food resources. They also have a growing youth program, clothing bank, parent/family support group, a community garden, and special holiday programs for those in need.

▼ **The University of Mount Union**, James' alma mater, ranks among the best colleges and universities in Ohio. James' donation will help fund the COVID-19 Student Emergency Fund, through which the University can provide grants to aid students struggling with living expenses or facing other unexpected financial challenges.



# PROACTIVELY BUILDING OUR REPUTATION



**Jason Beckman**  
Division Vice President  
PR Field Operations

**"I'll be honest... I had to Google**  
"Radically Proactive" and James Clear as I had not heard of this concept or the person prior to this issue of the *Spotlight*. When I Googled this, I found the following quote by Sam Altman who is an American entrepreneur, investor, programmer and blogger:  
*"All companies that grow really big do so in only one way: people recommend the product or service to other people. What this means is that if you want to be a great company someday, you have to eventually build something so good that people will recommend it to their friends – in fact, so good that they want to be the first one to recommend it to their friends for the implied good taste. No growth hack, brilliant marketing idea, or sales team can save you long term if you don't have a sufficiently good product."*

This could not be truer as the referral lead remains the highest percentage of lead type for applications submitted and highest percentage of lead type for total annual premium. Every referral starts with an original lead type and the Union leads developed by the PR team remain the strongest lead next to referrals and POS.

Our PR team is no different than our Agency partners as we, too, depend on recommendations and our reputation as a company to expand our presence in all markets we serve. We're proud to tout our reputation as "a Company with a conscience" as we support labor and working families from the policies we sell to the public policies we support. Our reputation allows the PR team to develop new relationships with labor unions, credit unions and associations. We leverage relationships at the state/provincial and local levels as we continue our efforts to grow PR leads for the Company.

Our ability to sign original groups is a direct result of our reputation as a Company with a conscience and the sufficiently good products we make available to working

**"All companies that grow really big do so in only one way: people recommend the product or service to other people."**

— Sam Altman

families to help protect their financial security. The PR team is proud to be part of a Company that has protected more families than ever in 2020! 🙌

# NEW ASSOCIATES

## PER MANAGER

### SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Julian Navalta	4	Matt Henderson	David Ferriolo	2	Simon Arias	Casey Boss	2	Matt Henderson
Carlos Duckworth	4	Sabrina Lloyd	Desiree Moore	2	Simon Arias	Jacob Rosinsky	2	Nick Moore
David C Williams	3	Simon Arias	Evan Stewart	2	Simon Arias	Ronald Dehmer	2	Theodore Pappas
Luis Hernandez-Gomez	3	Richard Correa	Evan Reid	2	Richard Correa	Sheila Bennett	2	Blake Ralston
John Schaeffer	3	Giglione-Ackerman	Ashley Pitts	2	Martin Forshee	Jason Felton	2	Michael Vasu
Razan Zarba	3	Mathew Hart	Juan Leonardo	2	Giglione-Ackerman	Melissa Nguyen	2	Tommy Vena
Chris Lewis	3	Sabrina Lloyd	Maribil Parra Echenique	2	Gonzalez-H-W	Richard Pelliccia	2	Williams-Akinade-Musso
Tyler Hashimoto	2	AO	Juan Torres	2	Gonzalez-H-W	Luc Honorat	2	Tom Williams
Sean Merritt	2	AO	Patrina Thomas	2	Brett Gryska			
Melissa Quinn	2	AO	Marc Albo	2	Zach Hart			
Marc Dorceus	2	Simon Arias	William Benline	2	Hart-Dushaj			

### MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Averigh Speciale	17	Matt Henderson	Jonathan Da-al	4	Steve Friedlander	Jordan Hallman	3	Greg Graham
Sokol Fazliu	7	Simon Arias	Corey Helly	4	Giglione-Ackerman	Elias Boles	3	Brett Gryska
Mauro Capozucca	7	Gonzalez-H-W	Joseph Gojcaj	4	Hart-Dushaj	Alexander Johnston	3	Brett Gryska
Patrycja Grudzinska	7	Sabrina Lloyd	Brandon Neal	4	Hart-Dushaj	Romal Omid	3	Mathew Hart
Tahis Quintero Bonilla	7	Jesus Romero	David Rigney	4	Kevin Holtz	Edward Leon	3	Hart-Dushaj
Paul Smith	6	Zach Hart	James Sodan	4	Nick Moore	Joe Lewo	3	Matt Henderson
Zach Otto	6	Sabrina Lloyd	Mark Lahijani	4	Theodore Pappas	Joseph Rotolo	3	Matt Henderson
Duane Shaw	6	Sabrina Lloyd	Mariam Shahid	4	Theodore Pappas	Elazar Roco	3	Sabrina Lloyd
Eric Caballero	5	Richard Correa	Rafael Medina	4	Jesus Romero	Aaron Parsons	3	Brandon MacDonald
Phillip Roffi	5	Cindy Furer	Kevin Appasamy	3	AO	Brandon Baker	3	Travis Moody
Angel Contreras	5	Gonzalez-H-W	Andrew Bishop	3	AO	Reynolds Akuamoa	3	Theodore Pappas
Kimberly Hamilton	5	Brett Gryska	Jesse Doherty	3	AO	Jeffrey Espinal	3	Theodore Pappas
Ryan Witham	5	Brett Gryska	Christopher Hintz	3	AO	Ed-Maggie Myrthil	3	Theodore Pappas
Raul Angulo	5	Jesus Romero	Meaghan Krecsko	3	AO	Regina Koonce	3	Blake Ralston
Michael Burningham	4	AO	Matthew Diulus	3	Simon Arias	Adrain Alfred	3	Michael Vasu
Aaron Parks	4	Simon Arias	Alberto Alcalá	3	Ryan Bisanz	Isaac Foster	3	Michael Vasu
Matthew Turnquist	4	Richard Correa	Erin Allen	3	Richard Correa	Devon Chapman	3	Jamison Weatherspoon
Kevin Butchino	4	Gabriel Feldmann	Jeff Wentworth	3	Laura Fisher	Adam Kidikas	3	Josh West
Veronica Coval	4	Laura Fisher	Alipate Makaui	3	Steve Friedlander	Jean M Joseph	3	Tom Williams
LaDelus Brown	4	Martin Forshee	Santiago Calle Ramirez	3	Hemerson Gonzalez			

### GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Brandon Biskie	10	Matt Henderson	Ryan Slone	3	Albert Serur	Aaron Patt	2	Zach Hart
Daniela Gayol	6	Sabrina Lloyd	Muzit Berhe	3	Jamison Weatherspoon	Tyler Cox	2	Matt Henderson
Jorge Caridad	6	Jesus Romero	Macie Kehl	2	AO	Pedro Davila Neto	2	Matt Henderson
Jenna Gula	5	Simon Arias	Mark Reilly	2	AO	Averigh Speciale	2	Matt Henderson
Colin Ghee	4	Simon Arias	John Catalano	2	Simon Arias	Mercedes Bens	2	Sabrina Lloyd
Victoria Lindner	4	Giglione-Ackerman	Joshua Egyud	2	Simon Arias	Shiv Patel	2	Sabrina Lloyd
Brandon Dusevic	4	Zach Hart	James Marks	2	Simon Arias	Katie Stahulak	2	Sabrina Lloyd
John Curry	4	Hart-Dushaj	Ryan Luera	2	Ryan Bisanz	Anne Marie Giron	2	Theodore Pappas
Storm Hutskal	3	AO	Jordan Stelzer	2	Richard Correa	Marvin Gonzalez	2	Theodore Pappas
Mark Lomonaco	3	AO	Steve Svendson	2	Richard Correa	Venus Grier	2	Theodore Pappas
Shane Valentine	3	Simon Arias	Kaleigh Brann	2	Laura Fisher	Katy Rivera	2	Theodore Pappas
Kevin Hartley	3	Gabriel Feldmann	Anthony Marsella	2	Laura Fisher	Nicole LePage	2	Cisco Perez
Anggi Moreno	3	Hemerson Gonzalez	Chilynn Acevedo	2	Fisher-Zuzick	Kelly Schoenherr	2	Philip Prata
Susana Al Choufi Naim	3	Gonzalez-H-W	Alfred Broadway	2	Martin Forshee	Rachel Whiting	2	Philip Prata
Radames Alvarado	3	Gonzalez-H-W	Cesar Cozo	2	Steve Friedlander	Timothy Wilson	2	Philip Prata
Tammy Gawron	3	Brett Gryska	Sione Maumau	2	Steve Friedlander	Yoxy Linares Maldonado	2	Jesus Romero
Kevin Kennedy	3	Brett Gryska	Nauleni Tuionetoa	2	Steve Friedlander	Zorhedy Romero Aranda	2	Jesus Romero
Jacob Brown	3	Hart-Dushaj	Braxton Amy	2	Giddens-Giddens	Rafael Sanchez Reyes	2	Jesus Romero
Christian Gojcaj	3	Hart-Dushaj	Ameenah Little	2	Giglione-Ackerman	Garkeiva Council	2	Michael Vasu
Rana Shirer	3	Kevin Holtz	Joseph Stapleton	2	Giglione-Ackerman	Gerardo Gonzalez	2	Michael Vasu
Michael Jang	3	Sabrina Lloyd	Yeraldi Vila Gonzalez	2	Gonzalez-H-W	Tichina Haughton	2	Williams-Akinade-Musso
Richard Phaturros	3	Brandon MacDonald	Christopher Larsen	2	Brett Gryska	Matthew Ward	2	Josh West
Sarah Handy	3	Travis Moody	Derek Pratt	2	Brett Gryska	Tomarus Burks	2	Tom Williams
Phillip Rigoli	3	Nick Moore	Antonino Taormina	2	Brett Gryska	Alexander Valencia	2	Tom Williams
Krystal Walters	3	Blake Ralston	Caren Deanda	2	Mathew Hart			

### RGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Robert Janev	20	Sabrina Lloyd	Joseph Rotolo	17	Matt Henderson	Mark Neilson	14	AO

#### NEW ASSOCIATE – \$1,000 contract-to-date new agent

**THE MINIMUMS FOR RECOGNITION ARE:**  
**SA & GA** – at least two new associates during the month  
**MGA** – at least three new associates during the month  
**RGA** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

# LEGACY

## RECRUITING PROGRAM

### TOP RECRUITING AGENTS\*\* OCTOBER

TOTAL LEGACY RECRUITERS: 402 TOTAL LEGACY RECRUITS: 502

 <b>Ashlee Brill</b> 6 Recruits Simon Arias	 <b>Averigh Speciale</b> 6 Recruits Matt Henderson	 <b>Taulant Bane</b> 5 Recruits Dustin Venekamp	 <b>Ariella Serur</b> 5 Recruits Albert Serur
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NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ashlee Brill	6	Anthony Almeida	2	Lindsey Ellsworth	2	Yusmery Marmol	2	Christina Shanno Baldwin	2
Averigh Speciale	6	Kandy Anderson	2	Carlos Falcon Barros	2	Maria Martinez	2	Rana Shirer	2
Taulant Bane	5	Kwabena Antwi	2	Hanna Falt	2	Michael McKiernan	2	Drake Smith	2
Ariella Serur	5	Samuel Artzis	2	Colin Ghee	2	Sadie Morgan	2	Tecole Smith	2
Astrid Castrillon	4	Casey Boss	2	Rosalba Gil	2	Maria Elisa Moros Ojeda	2	David Temperton	2
Julian Navalta	4	Keila Callejas	2	Sean Gillespie	2	Tyjere Morrow	2	David Tucker	2
Jacob Curry	3	Dyan Chapa	2	Dwayne Gomez	2	Daniel Mozhelyuk	2	Aniayansi Urdaneta	2
Trace Johnson	3	Sarah Charles	2	Bryson Gonzalez	2	Cole A Murphy	2	Eric Vaughn	2
Emily Klich	3	Nolan Check	2	Joanna Hansen	2	Connor O'Donnell	2	Zulay Villegas	2
Jon Morrow	3	Travis Cheek	2	Lauren Hogue	2	Aaron Parks	2	Samantha Wesolowska	2
Melissa Nguyen	3	Brent Daniels	2	Luc Honorat	2	Melissa Quinn	2	Travis White	2
Marie Patton	3	Juan Delgado	2	Kyra Huckaby	2	Nick Ramos	2	David C Williams	2
Kirsten Puhl	3	Roshni Dixit	2	Ahmed Kassem	2	Mohamad Raychouni	2	Aubrey Wolfe	2
Blake Tomblin	3	Tristan Dlabik	2	Peter Kwiatkowski	2	Joshua Reyes	2	Spencer Wolkov	2
Justin Adams	2	Yelitza Dominguez	2	Tyler Lewis	2	Jean Romero Capote	2		

### TOP RECRUITING AGENTS\*\* YTD

TOTAL LEGACY RECRUITERS: 2,373 TOTAL LEGACY RECRUITS: 4,465

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Castrillon	55	Gina Eudy	12	Sherrie McCarty	10	Nelly Cuba De Tabares	8	Brandon Minor	7
Mohamad Raychouni	21	Anthony Almeida	11	Julian Navalta	10	Erin Frazier	8	Brent Nachbur	7
Ransey Vazquez	21	Deven Brijmohan	11	Nick Ramos	10	Jillian Getz	8	Briana Porter	7
Glenn Johnson	18	Trace Johnson	11	Joshua Reyes	10	Marsei Hogan	8	Kirsten Puhl	7
Averigh Speciale	17	Ahmed Kassem	11	Tristan Dlabik	9	Jon Morrow	8	Erica Robertson	7
Ryan Fickert	16	Michael Lewo	11	Casey Jarratt	9	Ariella Serur	8	Adianez Rodriguez	7
Robert Martik	14	Mesele Ruhland	11	Christie Jauch	9	Matthew Dawson	7	Joseph Tomanovich	7
Matthew Cartwright	13	Mam Njamba Samba	11	Alma Lozano	9	Robert Hughes	7	Blake Tomblin	7
Michael McKiernan	13	Tiffany Babin-Washington	10	Shiv Patel	9	Jorge Junco	7	Joshua Williams	7
Gregory Rudolph	13	Jorge Caridad	10	Danny Sourì	9	Jalaleddin Kazemisaeid	7		
John Curry	12	Zachery Kertulis	10	Bruce Alford	8	Beau Minnick	7		

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.  
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.  
 ■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

# LEGACY RECRUITING CLUB

## MEMBERS

— By Number of Eligible Legacy Recruits\*

 <b>Andre Bent</b> Bob Olson 15 Recruits GOLD	 <b>Shiv Patel</b> Sabrina Lloyd 15 Recruits GOLD	 <b>Felicia Steele</b> AO 15 Recruits GOLD	 <b>Joseph Tomanovich</b> AO 15 Recruits GOLD	 <b>Ahmed Kassem</b> Hart-Dushaj 11 Recruits SILVER	 <b>Blake Tomblin</b> Simon Arias 10 Recruits SILVER
 <b>Julian Navalta</b> Matt Henderson 6 Recruits BRONZE	 <b>Kiersten Puhl</b> Dustin Venekamp 6 Recruits BRONZE	 <b>Casey Boss</b> Matt Henderson 5 Recruits BRONZE	 <b>Venus Grier</b> Theodore Pappas 5 Recruits BRONZE	 <b>Jessica Guerrero</b> AO 5 Recruits BRONZE	 <b>Alexus Hawkins</b> Andre Hawthorne 5 Recruits BRONZE
 <b>Linda Marquez</b> Dustin Venekamp 5 Recruits BRONZE	 <b>Aaron Parks</b> Simon Arias 5 Recruits BRONZE	 <b>Kempton Perry</b> S-S-Parks-Salvaggi 5 Recruits BRONZE	 <b>Cameron Russell</b> S-S-Bendure-Hartwig 5 Recruits BRONZE	 <b>Drake Smith</b> Richard Correa 5 Recruits BRONZE	 <b>David Williams</b> Simon Arias 5 Recruits BRONZE

\*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

# Leadership Academy

## Will 2021 be the year of your big breakthrough?

Your career in leadership starts with Leadership Academy.

Do you have the right stuff to take the lead and grow your own agency owner office? If you are interested, talk to your SGA about how to qualify for AIL/NILICO Leadership Academy.

**"Leadership is practiced not so much in words as in attitude and in actions."**

— Harold S. Geneen

## 2021 Leadership Academy Opportunities\*

### Leadership 101

**Fundamentals of Agency Building:** Recruiting, Training, Agency Building, and Growth

- January 18–20
- April 26–28
- July 26–28
- November 8–10

### Leadership 201

**Building for Ownership:** Recruiting, Coaching, Agency Building, and Growth

- February 8–10
- August 9–11

### Leadership 301

**Top Gun:** Learn skills to build a team that is prepared for growth

- February 23–24
- September 21–22

### Leadership 401

**Results-Driven Leadership:** Focus on recruiting systems, time management, and more!

- September 8–9



\*Dates subject to change.

# AIL/NILICO continues to THRIVE in October!

▶▶▶ Thank you for making history for the 9<sup>th</sup> consecutive month!

### Sales

- \$28,491,180 Net ALP
- **BEST OCTOBER** in company history
- **BEST MONTH** in company history
- 8.7% Growth over October 2019
- 11.6% YTD Growth
- Management count up more than 20% YTD

### Recruiting

- 1,753 New Associates in October — **NEW RECORD** for October
- 19.4% Growth over October 2019
- Agent Count 9,850 — **ALL-TIME RECORD**

### Quality/Retention

- 3,891 policies conserved in October
  - 2,851 reinstatements and 1040 reopens
- **BACK-TO-BACK RECORDS:**
  - Highest 4-month retention in company history (78.4% as of 10/31)
  - Highest persistency in company history (82.43% as of 10/31)

### Public Relations

- 578,746 members signed
  - 2<sup>nd</sup> Best Month in 2020
  - 4<sup>th</sup> Best Month since October 2017
- 57 ORI groups — **BEST MONTH** in 2020
  - 2<sup>nd</sup> Best Month since February 2019

# The BUSINESS ATHLETE

By **Domenico Bertini**

Executive Vice President  
AIL/NILICO Agency Division



**EVERYONE AGREES THAT PHYSICAL ENDURANCE AND SKILL ARE THE TWO MAJOR COMPONENTS OF CHAMPIONS' SUCCESS. AS IT IS IN SPORTS, IT IS IN OUR BUSINESS. STAYING FIT WILL ALLOW YOU TO ENDURE THOSE LONG DAYS IN THE FIELD BUT STAYING SHARP WILL WIN SALES. HAVE YOU NOTICED HOW CHAMPIONS PRACTICE 90% OF THEIR TIME AND ONLY SPEND 10% OF THEIR TIME PERFORMING? YOU KNOW WHY? BECAUSE WITHOUT THAT PRACTICE THEY WOULD NOT EVEN MAKE THE TEAM.**

It's hard to imagine personal success without the personal experience of sports. Sports are an essential part of life. It challenges us to be the best we can be at all times during and off competition. It gives us the lessons of life: humility, fairness, and competitiveness.

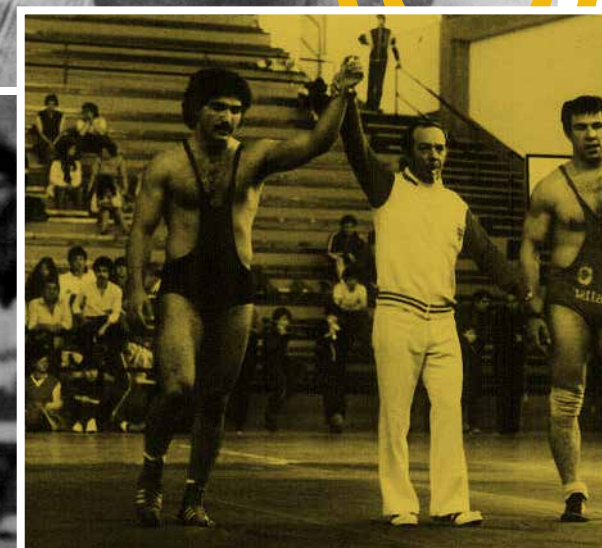
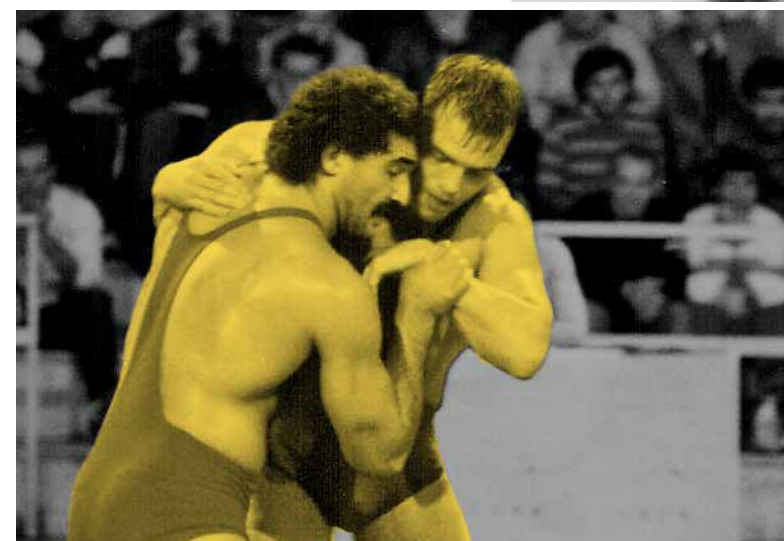
Thousands of years ago, the Greeks and the Romans had already figured it out. I started in Greco-Roman Wrestling at an early age following in my brother's footsteps. My father was a big fan of the sport; my mother hated it, having seen how badly it can hurt the body. Wrestling is very much an individual sport; it's you vs. one. As good as you are, the one thing you learn with wrestling is that nothing lasts forever. At some point, there will always be someone who will humble you and beat you. It also teaches you to be focused at all times if you don't want to hurt yourself.

It takes hours and hours of training, days, weeks, and months. My goal when I started was to be part of the national team one day. I trained hard, never missed a day in the gym, and spent innumerable hours in trains going to any competitions throughout Italy first and Europe after. I even spent a few summers in countries where the wrestlers were the best in the world. I figured that to be the best in my country, I had to learn from the best in the world. The result was simple: I won seven National titles. I became a permanent member of the National team, participated in European and World Championships, several international tournaments, got to share the mat with the best in the world. I was even in pre-Olympic training for the Moscow Olympics in 1980, when I split two ribs in training and had to abandon the dream.

I have medals, plaques, trophies, and all that an athlete can dream of. But this is not about me; it is about what I learned from my experience, and how I have applied it to my successful career with AIL. At some point, you know your body can't take that level of training anymore, so how do we change to business and continue to feed our hunger for success? I moved to a coaching position in 1983-84, and in 1985, I landed in Los Angeles, and a year later at AIL.

Man, I thought I had a story to tell when I was in the house with prospects, but I had no idea that I would get beat up two out of three times on presentations. I never had that score when I wrestled! I soon learned that selling is tougher than wrestling, and if I wanted to succeed, I needed to spend hours training and practicing my presentation, role-playing, and closing. So I did, and walked the stage, conventions, Top 10, and won trip challenges.

So, how much time do you spend practicing your skills? In particular, your presentation skills starting with establishing rapport and fact-finding skills, followed by presentation skills and closing skills? Practicing these skills will enable you to develop the mental capacity to focus on your sales, especially when you are with the customer starting a presentation. When we think of athletes, often we think about their physical ability, but in reality, it's their mental capacity to focus on the game or challenge that will bring victory or not. And this focus comes from great training, one that will give you the confidence to know you cannot fail.



Eventually, just like wrestling, you figure your body can only take so much, let me move into coaching.

To be a great coach, you must keep your perspective of where you came from. One thing for sure, you can never ask your players to do the things that you are not willing to do. You must personally train your future agents, transfer all the skills you have, and make them better than you are, more successful than you. We have heard many times that to be a top

team you need to surround yourself with successful people. Problem is that you don't find them on Amazon or eBay. You have to create them if you want to have a successful team made of successful agents.

You need to spend innumerable hours training with your people, role-playing, and closing in the beginning of your coaching career. Then, as you have duplicated yourself in terms of more trainers, you must learn to identify the talent and work with the talent if you

want to continue to be successful for as long as you stay with AIL. The ultimate definition of a leader is he/she who develops other leaders.

The difference between wrestling and AIL is tangible. I made little money when I wrestled; it's a poor sport. I made a lot of money selling and coaching at AIL. Wrestling is not sustainable as it wrecks your body; selling and coaching a sales team you can do forever. Take what you learn from sports and apply it to your business. 🏆



**TELL US** how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to [LCFry@aillife.com](mailto:LCFry@aillife.com). If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.



THERE'S PREPARED,  
AND THERE'S PROACTIVE. THEN THERE'S

# RADICALLY PROACTIVE



The term "radically proactive" was coined by author, entrepreneur, and motivator, James Clear to describe a process of planning and preparation done long before you have to for things that will ultimately benefit you in the future. In the short term, that means not waiting until the end of the year to start thinking about your business plan for next year. As an independent contractor, you are an entrepreneur, the leader of your own business, so, yes, the term 'business plan' applies. Whether you are managing your career, or you lead a team, smart business leaders recognize the time is now to develop a plan for 2021. If you wait until New Year's Eve, you're already behind!

## START EARLY

According to the Houston Chronicle (Chron.com), effective planning should ideally start before the Thanksgiving holiday but NOW is always better than later. Having long-term goals and plans can help you to subconsciously stay positive and dedicated to your current goals until the end of the year. As a bonus, you've already got the momentum to fast-track you on your way come the first of the year.

## REVIEW YOUR 2020 RESULTS

Look honestly at your performance in 2020. One way to do this is to perform a SWOT analysis. How did your results differ from what you had planned? What aspects of the job are you doing well and where is there room for improvement? If your performance wasn't what you had hoped, talk to your management team. Chances are they have thoughts to share on why you performed the way you did and can offer constructive help.

Confident  
~~needy~~ apathetic

## SWOT ANALYSIS

SWOT analysis (also called a SWOT matrix) is a strategic planning technique used to help an organization (or a person) identify Strengths, Weaknesses, Opportunities, and Threats related to their business.

<p><b>STRENGTHS</b></p> <p>What you/your team do exceptionally well, of course! Building rapport one of your strong suits? Does training others come easily to you? Time management?</p>	<p><b>WEAKNESSES</b></p> <p>What's holding you back? Do you get stuck at objections? Do you find it difficult to make time to coach your team?</p>
<p><b>OPPORTUNITIES</b></p> <p>More leads than you can work? THAT'S an opportunity! A local business shutting its doors? Ditto!</p>	<p><b>THREATS</b></p> <p>This is not as ominous as it sounds. It is anything that might challenge your ability to succeed and grow to the extent you want. It could be anything from health issues to family concerns (yours or those you lead), to a desire to relocate, etc.</p>

Doing an honest SWOT analysis gives you a fact-based, data-driven picture to help you develop a forward-looking plan. Tip: There's no need to limit yourself to an EOY analysis; give yourself a SWOT at the end of each quarter to keep your finger on your business pulse.

## CREATE PROJECTIONS

Make your projections based on what you and your team are already doing. How does that differ from where you see yourself and your team in 2021? Make adjustments to your activity level based on any disparity between where you are and where you want to be.

**BOOM!** There's your plan!

Commit to Your Plan. Set benchmarks as triggers for corrective actions; for example, if you haven't made the number of weekly presentations you committed to, adjust your schedule for the remaining time you have so you can make up for it. If those you lead are not consistently meeting their objectives, help pinpoint the cause, and guide them to a solution.

There aren't many who will be sorry to kick 2020 to the curb. Prepare yourself for its much-anticipated demise by making sure you are ultra-ready to hit 2021 head-on!

Sources:  
The Business Journals, How to develop a business plan for 2021 (November 9, 2020)  
Houston Chronicle, How Should a Business Prepare for Next Year (November 9, 2020)  
WordStream, How to Do a SWOT Analysis for Your Small Business (November 9, 2020)

ACHIEVE

STRESSED



**1**  
SERGE BROUILLETTE  
CAMBRIDGE, ON



**2**  
KEVIN GILLUM  
BRUNSWICK, OH



**3**  
BRANDON C JOHNSON  
IRVING, TX



**4**  
GUNNAR JORSTAD  
PORTLAND, OR



**5**  
ROBERT JACKSON  
WEXFORD, PA



**6**  
JONATHAN RINDT  
WEXFORD, PA



**7**  
JOSH SPENCE  
SARNIA, ON



**8**  
CONNER WHITE  
WEXFORD, PA



**9**  
BENJAMIN CLAY  
TROY, MI



**10**  
TODD KRUPA  
STELACOOM, WA



**11**  
STEFFANIE SAINATO  
WEST HOOPER, UT



**12**  
DANIELLE KWARTA  
WEXFORD, PA



**13**  
SPENCER KOZEJ  
WEXFORD, PA



**14**  
SEAN COSS  
NORTH CHESTERFIELD, VA



**15**  
INSAF HMAIDI  
LONG BEACH, CA



**16**  
ASHTON HAMMOND  
ORLANDO, FL



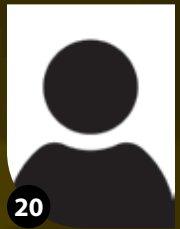
**17**  
JUNIOR RIVAS BRICENO  
MIAMI LAKES, FL



**18**  
ABENI REYNOLDS  
WEXFORD, PA



**19**  
SCOTT WHITFORD  
WILMINGTON, DE



**20**  
MIKKA IMHOF  
WEXFORD, PA



**ICEBREAKERS**  
**TRISTA CARR**  
WEXFORD, PA



**MICHAEL SCHULZE**  
ORLANDO, FL



**TAJAYA BARNES**  
WEXFORD, PA

## OCTOBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	\$102,957		83.5	Eyad Awdi	AO
2	\$91,538		92.9	Mark Neilson	AO
3	\$54,562	92		Samuel Artzis	AO-Lorence
4	\$51,228	87		Joshua Olin	AO
5	\$49,735		73.6	Tristan Dlabik	Simon Arias
6	\$49,235		80.2	Tristan Dlabik	Simon Arias
7	\$48,812	91		Rielly Maher	AO
8	\$48,530	98		Tristan Dlabik	Simon Arias
9	\$47,384	100		Paul Smith	Zach Hart
10	\$41,388	95		Jessica Chang	AO
11	\$40,269	91		Clint Perry	AO
12	\$38,972	90		Carey Hartman	Simon Arias
13	\$38,775	93		Mark Bernsdorff	Simon Arias
14	\$38,260	98		Brenda Fox	Andre McCallum
15	\$38,061	92		Darrell Asbell	AO
16	\$37,942	86		Joe Lewo	Matt Henderson
17	\$35,176	97		Angel Contreras	Gonzalez-H-W
18	\$34,495		82.4	Timothy Bugge	Simon Arias
19	\$32,803	93		Saury Espailat	Ryan Bisanz
20	\$32,205	93		Tristan Dlabik	Simon Arias
21	\$31,922	88		Eno Ifitiu	AO
22	\$30,927	92		Brian Jerome	Tom Williams
23	\$30,622	97		Brandon Neal	Hart-Dushaj
24	\$30,606	99		Darrell Asbell	AO
25	\$30,294	98		Cody Gardner	Albert Serur
26	\$29,565	92		Timothy Bugge	Simon Arias
27	\$28,935	97		Britton Costa	Simon Arias
28	\$28,839	94		Bruce Vlaje	AO
29	\$28,828	95		Joe Lewo	Matt Henderson
30	\$28,704	94		Zach Otto	Sabrina Lloyd
31	\$27,828	95		Christie Jauch	Simon Arias
32	\$27,365	90		Joe Lewo	Matt Henderson
33	\$27,351	94		Jeffrey Espinal	Theodore Pappas
34	\$27,098		81.5	Jessica Davis	AO
35	\$26,935	94		Marissa Tam	Saavedra-Longino
36	\$26,438		83.5	Darez Meriwether	AO
37	\$26,419	100		Steven Dell	Simon Arias
38	\$25,836		83.7	Daniel G Johnson	Andre McCallum
39	\$25,379	92		Trace Johnson	Dustin Venekamp
40	\$25,303		75.9	Duane Shaw	Sabrina Lloyd
41	\$24,424	88		Ashley Clarke	Ernest Powell
42	\$24,044	86		Michael Battaglio	Evan Holzhauser
43	\$23,550	100		Andrew Hynan	AO
44	\$23,543	100		Joseph Gojcaj	Hart-Dushaj
45	\$23,467	100		Eric Snyder	Simon Arias
46	\$23,290		81.5	Matthew Hudlin	Laura Fisher
47	\$23,119		78.4	Michael Raven	Giddens-Giddens
48	\$23,028	83		Bobby Hamilton	AO
49	\$22,924	97		Tristan Dlabik	Simon Arias
50	\$22,839		77.2	Jon Willman	AO-Stenglein

## YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	\$414,032		82.5	Harold Durana	AO
*2	\$412,999		92.9	Mark Neilson	AO
*3	\$223,220		80.2	Tristan Dlabik	Simon Arias
*4	\$220,652		73.6	Tristan Dlabik	Simon Arias
*5	\$219,781		83.5	Eyad Awdi	AO
*6	\$197,345		90.0	Jonathan Da-al	Steve Friedlander
*7	\$192,317	89		Joe Lewo	Matt Henderson
*8	\$185,763		81.3	Mark Neilson	AO
*9	\$167,991		84.5	Shawn Lewicki	Hart-Lewicki
*10	\$166,289		83.5	Darez Meriwether	AO
11	\$165,408		81.5	Matthew Hudlin	Laura Fisher
12	\$162,871	95		Jessica Chang	AO
13	\$162,505	86		Joe Lewo	Matt Henderson
14	\$156,104		84.3	Matthew Dawson	S-S-Parks-Salvaggi
15	\$154,776		79.4	Brent Bowling	S-S-Parks-Salvaggi
16	\$147,433	92		Trace Johnson	Dustin Venekamp
17	\$145,180	92		Timothy Bugge	Simon Arias
18	\$135,043		80.0	Joe Lewo	Matt Henderson OK
19	\$134,049		90.9	Jacqueline Kabluyen	AO
20	\$132,041		75.5	Jonathan Jones	Corey Neff
21	\$130,569	94		Marissa Tam	Saavedra-Longino
22	\$129,935		78.5	Brent Bowling	S-S-Parks-Salvaggi
23	\$129,836	93		Saury Espailat	Ryan Bisanz
24	\$129,800		79.5	Zach Otto	Sabrina Lloyd
25	\$129,222		83.7	Phi Phan	Desi Dimitrova
26	\$126,786	98		Joseph Gojcaj	Hart-Dushaj
27	\$125,422		81.5	Jessica Davis	AO
28	\$125,213		81.2	Michael van Delft	Satti-Kanaan
29	\$122,169		82.4	Daniel Perkins	AO
30	\$121,344		83.9	Joe Lewo	Matt Henderson
31	\$120,696	94		Bruce Vlaje	AO
32	\$119,830	90			Saavedra-Longino
33	\$119,058	85			Giglione-Ackerman
34	\$118,799		82.4	Timothy Bugge	Simon Arias
35	\$118,738	87			Josh West
36	\$118,109	85		Paul Smith	Zach Hart
37	\$117,515		85.0	Brandon Minor	AO
38	\$117,441		86.5	Michael Russin	Simon Arias
39	\$117,351		81.7	Corey Helly	Giglione-Ackerman
40	\$116,334	89		Claude Hamilton	Satti-Kanaan
41	\$116,286		85.8	Jacqueline Kabluyen	AO
42	\$115,932		81.8	Selma Ogresovic	Brett Gryska
43	\$114,323		80.2	Kimberly Hamilton	Brett Gryska
44	\$112,900		78.5	Victor Holmes	Michael Vasu
45	\$112,822	88		Ashley Clarke	Ernest Powell
46	\$112,306	88		Steven Sparkes	AO
47	\$110,569		86.0	Matthew Conrad	S-S-Parks-Salvaggi
48	\$109,572	93		Joseph Tomanovich	AO
49	\$109,462	96		Gabriela Sime	Fisher-Zuzick
50	\$109,244	84		Joe Lewo	Matt Henderson

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.



**1**  
MARIO HAJRO  
CORONA, CA



**2**  
DINA BOGHDADY  
STITTSVILLE, OH



**3**  
JENNY KIM  
MILPITAS, CA



**4**  
ROGER FREDERICKS  
LAS VEGAS, NV



**5**  
ENO IFTIU  
CORONA, CA



**6**  
AREF SAYEGH  
HALIFAX, NS



**7**  
BRADLEY CHRISTIANSEN  
SAINT PAUL, MN



**8**  
CHRISTOPHER BENTLEY  
CALGARY, AB



**9**  
JILLIAN GETZ  
CORONA, CA



**10**  
JESSICA DAVIS  
CALGARY, AB



**11**  
BOBBY PARK  
LYNNWOOD, WA



**12**  
JOSHUA DISHONG  
COLUMBUS, OH



**13**  
JESSICA CHANG  
STEILACOOM, WA



**14**  
IAN PICKETT  
VANCOUVER, BC



**15**  
ROGER FUNG  
TRACY, CA



**16**  
ANDREW HASKINS  
KIRKLAND, WA



**17**  
ARIF HAJRO  
CORONA, CA



**18**  
ALAN SEDAGHAT  
VANCOUVER, BC



**19**  
MICHAEL VAN DELFT  
HALIFAX, NS



**20**  
BRUCE VIAJE  
SURREY, BC

## OCTOBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Mario Hajro	\$127,255	100		AO
2	Dina Boghdady	\$100,710		85.1	Luay Ghawi
3	Jenny Kim	\$98,464		83.3	Mark Neilson
4	Roger Fredericks	\$97,464		91.6	Adrienne Bragas
5	Eno Iftiu	\$61,828		75.4	Mario Hajro
6	Aref Sayegh	\$59,922		92.5	Phillip Waisman
7	Bradley Christiansen	\$57,716		85.8	Darrell Asbell
8	Christopher Bentley	\$55,746		86.4	
9	Jillian Getz	\$55,562		79.0	Mario Hajro
10	Jessica Davis	\$55,221		94.5	Christopher Bentley
11	Bobby Park	\$54,382		76.0	Jenny Kim
12	Joshua Dishong	\$53,804		75.0	Joshua Dishong
13	Jessica Chang	\$50,089		92.6	Mark Neilson
14	Ian Pickett	\$48,017		86.4	Bobby Gujral
15	Roger Fung	\$46,122		79.9	Mathew Hart
16	Andrew Haskins	\$45,610		100.0	Michael Mandella
17	Arif Hajro	\$44,006		86.6	Mario Hajro
18	Alan Sedaghat	\$42,582		90.8	Bobby Gujral
19	Michael van Delft	\$41,976		84.0	Michael van Delft
20	Bruce Viaje	\$37,502		82.9	Bobby Gujral
21	Duni Olusegun	\$37,139		75.9	Duni Olusegun
22	Muhammed Ashraf	\$36,589		82.6	Sabrina Kryshundayal
23	Tomarus Burks	\$36,390		74.5	Brian Jerome
24	Ellen Tuttle	\$36,339		89.5	Brett Gryska
25	Vanessa Forouzan	\$35,983		85.1	Bobby Gujral
26	Carmen Arroyo	\$34,888		80.2	Levar Morgan
27	Mike Reed	\$34,331		95.2	Meaghan Krecsko
28	Brock Lampe	\$33,941		95.1	Dustin Dunbar
29	Nicholas Davis	\$31,899		73.9	Samy Jacques
30	Andrew Bishop	\$31,566		82.1	
31	Alex Smith	\$31,478		93.9	Clint Perry
32	Melinda Skinner	\$30,279		86.1	Taurean Flournoy
33	Sullena Staton	\$30,215		73.6	Steven Dell
34	Kevin Appasamy	\$29,998		88.2	
35	Lily Sakai	\$29,222		90.4	Cohen-Velasquez
36	Noella Coleman	\$28,346		85.3	Kevin Appasamy
37	Lindsay Staffieri	\$27,847		82.4	Lindsay Staffieri
38	Cameron Gray	\$26,984		85.6	Gregory Rudolph
39	Irma Gallardo	\$26,926		83.4	Steven Warner
40	Jessie Holland	\$26,715		75.3	Jessie Holland
41	Malcolm King	\$26,386		84.8	Steven Dell
42	Yollette Mompont	\$26,269		89.3	Jean M Joseph
43	Ranjana Chopra	\$26,019		80.1	Jordan Chalom
44	Joachim Jean	\$25,772		90.7	Ryan Hall
45	Amie Kallweit	\$25,047		80.8	Nicki Griffiths
46	Alex Miller	\$24,444		79.9	Stephen Jeung
47	Elifranc Deus	\$24,295		86.6	
48	Kashala Guiden	\$23,973		88.9	Zach Otto
49	Rackeem Miller	\$23,517		75.4	Jesse Rennich
50	Ashley Hutson	\$23,272		93.3	Ashley Hutson

ALL TIME RECORD: \$189,995 Net ALP — MARK NEILSON

## YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Joshua Dishong	\$611,772		75.0	Joshua Dishong
*2	Roger Fredericks	\$445,098		91.6	Adrienne Bragas
*3	Michael van Delft	\$395,867		84.0	Michael van Delft
*4	Carmen Arroyo	\$381,835		80.2	Levar Morgan
*5	Aref Sayegh	\$343,139		92.5	Phillip Waisman
*6	Muhammed Ashraf	\$333,076		82.6	Sabrina Kryshundayal
*7	Mike Reed	\$312,945		95.2	Meaghan Krecsko
*8	Lily Sakai	\$293,882		90.4	
*9	Duni Olusegun	\$290,370		75.9	Duni Olusegun
*10	Ian Pickett	\$288,860		86.4	Bobby Gujral
11	Roger Fung	\$286,054		79.9	
12	Dina Boghdady	\$272,529		85.1	Luay Ghawi
13	Ellen Tuttle	\$233,638		89.5	
14	Alex Miller	\$224,639		79.9	Stephen Jeung
15	Max Quasem	\$222,849		98.5	
16	Bradley Christiansen	\$203,363		85.8	Darrell Asbell
17	Joey Kennedy	\$202,048		78.4	
18	Tony Georges	\$201,990		90.6	Matthew Conrad
19	Taulant Bane	\$201,792		88.3	David Carpenter
20	Irma Gallardo	\$197,209		83.4	Steven Warner
21	Alex Smith	\$195,907		93.9	Clint Perry
22	Jenny Kim	\$190,963		83.3	Mark Neilson
23	Joachim Jean	\$182,535		90.7	Ryan Hall
24	Lleison Martinez	\$179,438		79.2	Begona Patino-Lopez
25	Tomarus Burks	\$174,042		74.5	Brian Jerome
26	Matthew Zang	\$173,159		79.1	Ryan Stenglein
27	Alan Sedaghat	\$172,169		90.8	Bobby Gujral
28	Nicholas Davis	\$171,397		73.9	Samy Jacques
29	Bryan Juskiw	\$171,331		86.4	Bryan Juskiw
30	Douglas Clarke	\$169,182		91.2	Joshua Jackson
31	Derrick Mason	\$168,297		89.4	Derrick Mason
32	Jesse Fullmer	\$168,029		89.5	Clint Perry
33	DeAnthony Hartman	\$167,802		82.8	Nick Scordos
34	Arif Hajro	\$166,273		86.6	Mario Hajro
35	Yollette Mompont	\$165,908		89.3	Jean M Joseph
36	Atiya Bell	\$160,759		81.2	Magda Figueiredo
37	David Melendrez	\$160,298		82.6	
38	Ryan Vance	\$159,794		84.7	Derek Foore
39	Meardey Kim	\$158,790		85.3	Yussuf El-Zein
40	Melinda Skinner	\$155,296		86.1	Taurean Flournoy
41	Alipate Makau	\$154,471		86.1	Alipate Makau
42	Jordan Graham	\$153,055		91.9	Zach Otto
43	Brock Lampe	\$145,505		95.1	Dustin Dunbar
44	Adem Abdula	\$144,145		84.6	Adem Abdula
45	Hans Klink	\$143,958		85.6	Jason Bratin
46	Richard Carter	\$142,388		96.2	Clint Perry
47	Daniel Prinzo	\$141,887		93.0	Brent Bowling
48	Steven Dell	\$141,782		86.0	Steven Dell
49	Jadwiga Martins	\$141,520		82.3	Jesse Doherty
50	Joshua Jahnish-Maltese	\$141,506		81.9	Francis Ingulli

ALL TIME RECORD: \$756,403 Net ALP — JOSH DISHONG

LIFETIME RECORD: \$3,517,034 Net ALP — MAX QUASEM 11/30/19

# SUPERVISING AGENTS



## OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Benjamin Kesterson	\$75,932	\$92,427	89	Edward Leon	Hart-Dushaj
2	Ryan Crawford	\$70,137	\$84,783	94	Tristan Dlabik	Simon Arias
3	Moriah Chandler	\$59,915	\$107,384		76.9 Joe Lewo	Matt Henderson
4	Dylan Jackson	\$49,335	\$71,452	93	Tristan Dlabik	Simon Arias
5	Sullena Staton	\$48,585	\$89,607	83	Steven Dell	Simon Arias
6	Gianni Toma	\$46,767	\$56,556	88	Paul Smith	Zach Hart
7	Noah Schultz	\$45,676	\$49,681	89	Paul Smith	Zach Hart
8	Anton Ljuljdjuraj	\$45,199	\$58,909	84	Joseph Gojcaj	Hart-Dushaj
9	Alexandra Jaeger	\$44,335	\$54,460	95	Duane Shaw	Sabrina Lloyd
10	Danny Souri	\$43,195	\$71,899	96	Zach Otto	Sabrina Lloyd
11	Justin Kelly	\$41,618	\$51,321	98	Tristan Dlabik	Simon Arias
12	Joseph Ciliberti	\$38,501	\$41,852	89	Carey Hartman	Simon Arias
13	Bianca Gazader	\$38,310	\$45,736	98	Brenda Fox	Andre McCallum
14	Forouzan Alviri	\$37,846	\$37,846	95	Darrell Asbell	AO
15	Rebecca Amundson	\$36,426	\$64,849	97	Christie Jauch	Simon Arias
16	Robert Martik	\$34,403	\$47,580	95	Britton Costa	Simon Arias
17	Zachary Button	\$33,986	\$33,986		83.8 Melinda-Rae Lyse	AO
18	Ragih Murshed	\$33,112	\$40,145	99	Joseph Gojcaj	Hart-Dushaj
19	Taleb Jammoul Hajali	\$30,048	\$45,790		87.1 Patricia Contreras	Beto Quintero
20	Marc Albo	\$29,912	\$53,521	92	Paul Smith	Zach Hart

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Moriah Chandler	\$872,364	\$1,253,025		76.9 Joe Lewo	Matt Henderson
*2	Benzack Cooper	\$465,089	\$576,514		73.1 Edward Leon	Hart-Dushaj
*3	Taleb Jammoul Hajali	\$431,935	\$651,633		87.1 Patricia Contreras	Beto Quintero
*4	Benjamin Kesterson	\$347,416	\$432,679	89	Edward Leon	Hart-Dushaj
*5	Gianni Toma	\$257,886	\$324,889	88	Paul Smith	Zach Hart
6	Anton Ljuljdjuraj	\$195,596	\$267,438	84	Joseph Gojcaj	Hart-Dushaj
7	Cesar Perez Ramirez	\$193,617	\$249,970	87	Patricia Contreras	Beto Quintero
8	Ahmed Kassem	\$190,203	\$245,634	88	Joseph Gojcaj	Hart-Dushaj
9	Sullena Staton	\$184,070	\$466,669		76.7 Steven Dell	Simon Arias
10	Jozef Tinaj	\$180,039	\$237,381	89	Joseph Gojcaj	Hart-Dushaj
11	Victor Romero	\$176,208	\$230,928		80.1 Sergio Carta	Beto Quintero
12	Noah Schultz	\$161,755	\$259,444	89	Paul Smith	Zach Hart
13	Besim Nikaj	\$154,457	\$218,589	82	Joseph Gojcaj	Hart-Dushaj
14	Ryan Crawford	\$152,959	\$207,765	94	Tristan Dlabik	Simon Arias
15	David Hurst	\$120,963	\$178,181	85	Paul Smith	Zach Hart
16	Akinyemi Akinseye	\$120,703	\$234,148	91	Jeffrey Espinal	Theodore Pappas
17	Sara Hernandez	\$117,966	\$175,249		79.1 Walter Icaza	Beto Quintero
18	Andre Bzhetaj	\$116,508	\$199,070	87	Joseph Gojcaj	Hart-Dushaj
19	Andrea D Owens	\$114,128	\$337,105		82.5 Eric Thompson	S-S-Parks-Salvaggi
20	Marc Albo	\$108,407	\$211,519	92	Paul Smith	Zach Hart

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCJA GRUDZINSKA | \$788,594 Net ALP — ARIF HAJRO

# GENERAL AGENTS



## OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Robert Jackson	\$161,091	\$260,191	92	Tristan Dlabik	Simon Arias
2	Jorge Caridad	\$127,346	\$146,075	98	Tahis Quintero Bonilla	Jesus Romero
3	Klyo Vidal	\$120,354	\$180,440		84.4 Patricia Contreras	Beto Quintero
4	Zachary Poker	\$109,918	\$146,557	93	Mark Bernsdorff	Simon Arias
5	Christian Gojcaj	\$102,032	\$138,714		82.5 Joseph Gojcaj	Hart-Dushaj
6	Chilynn Acevedo	\$98,681	\$111,539	96	Gabriela Sime	Fisher-Zuzick
7	Brandon Biskie	\$96,982	\$102,811	99	Averigh Speciale	Matt Henderson
8	Brandon Dusevic	\$90,823	\$116,563		75.7 Paul Smith	Zach Hart
9	Jacob Brown	\$79,823	\$88,156		75.9 Edward Leon	Hart-Dushaj
10	Timothy Wilson	\$77,637	\$83,182		85.6 Ryan Wilson	Philip Prata
11	Steven Baum	\$76,885	\$84,449		80.7 Zach Otto	Sabrina Lloyd
12	Mercedes Bens	\$75,963	\$83,837	91	Duane Shaw	Sabrina Lloyd
13	Ian Rouleau	\$70,922	\$88,732		79.6 Paul Smith	Zach Hart
14	Iv Menache	\$66,968	\$76,872	95	Cody Gardner	Albert Serur
15	Daniela Gayol	\$66,328	\$81,309	86	Patrycja Grudzinska	Sabrina Lloyd
16	Solgeis Cardozo Mijares	\$65,659	\$77,613	96	Angel Contreras	Gonzalez-H-W
17	Zinsou Ayihonsi	\$59,874	\$102,700	97	Brenda Fox	Andre McCallum
18	Doris Martinez Garcia	\$58,913	\$119,371		79.6 Sergio Carta	Beto Quintero
19	Yoxy Linares Maldonado	\$58,353	\$64,340	99		Jesus Romero
20	Dimuthu Kelegama	\$55,754	\$57,387	96	Brian Jerome	Tom Williams

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Jacob Brown	\$925,580	\$1,200,369		75.9 Edward Leon	Hart-Dushaj
*2	Klyo Vidal	\$918,135	\$1,358,729		84.4 Patricia Contreras	Beto Quintero
*3	Christian Gojcaj	\$784,848	\$968,866		82.5 Joseph Gojcaj	Hart-Dushaj
*4	Brandon Dusevic	\$679,979	\$961,529		75.7 Paul Smith	Zach Hart
*5	Ian Rouleau	\$644,505	\$810,249		79.6 Paul Smith	Zach Hart
6	Doris Martinez Garcia	\$612,928	\$1,142,569		79.6 Sergio Carta	Beto Quintero
7	Jenna Grula	\$434,270	\$813,401		82.0 Sokol Fazliu	Simon Arias
8	Erica Robertson	\$398,851	\$677,617	91	Timothy Bugge	Simon Arias
9	Valentino Kalaj	\$396,034	\$674,140		77.0 Joseph Gojcaj	Hart-Dushaj
10	Adel Al Choufi Naim	\$377,273	\$424,753		76.4 Angel Contreras	Gonzalez-H-W
11	Steven Baum	\$373,197	\$464,391		80.7 Zach Otto	Sabrina Lloyd
12	Chilynn Acevedo	\$343,390	\$405,023	96	Gabriela Sime	Fisher-Zuzick
13	Robert Jackson	\$340,997	\$766,599	92	Tristan Dlabik	Simon Arias
14	Jorge Tonbio	\$317,143	\$682,347		77.4 Jeffrey Espinal	Theodore Pappas
15	Alfredo Garcia	\$314,807	\$615,163		82.0 Walter Icaza	Beto Quintero
16	Joshua Egyud	\$281,711	\$496,054		85.1 Sokol Fazliu	Simon Arias
17	Daniel Prinzo	\$279,782	\$1,122,296		84.1 Brent Bowling	S-S-Parks-Salvaggi
18	Zachary Poker	\$279,489	\$413,741	93	Mark Bernsdorff	Simon Arias
19	Solgeis Cardozo Mijares	\$267,533	\$353,325	96	Angel Contreras	Gonzalez-H-W
20	Tanner West	\$254,567	\$395,349		77.6 Clayton Slaughter	Michael Vasu

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON

## OCTOBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Bobby Gujral</b>	56.8%	\$291,446	\$185,908	84.7	A0	
Kimberly Hamilton	53.4%	\$87,682	\$57,146	79.1	Brett Gryska	
Zach Otto	44.1%	\$192,620	\$133,640	81.9	Sabrina Lloyd	
<b>II Beau Locker</b>	215.2%	\$248,638	\$78,872	76.4	Matt Henderson	
Britton Costa	156.9%	\$259,300	\$100,922	81.4	Simon Arias	
Patricia Contreras	89.8%	\$222,559	\$117,247	81.8	Beto Quintero	
<b>III Bobby Hamilton</b>	96.1%	\$185,301	\$94,493	76.1	A0	
Darcy Schriber	86.9%	\$167,155	\$89,426	80.8	Zach Hart	
Clayton Slaughter	25.7%	\$132,868	\$105,670	78.0	Michael Vasu	
<b>IV David Carpenter</b>	205.4%	\$258,509	\$84,639	77.4	Dustin Venekamp	
<b>V Gregory Rudolph</b>	207.8%	\$212,252	\$68,947	80.4	Simon Arias	
Steven Dell	129.4%	\$222,643	\$97,070	79.8	Simon Arias	
Michael Mandella	116.4%	\$166,968	\$77,153	81.5	A0	
<b>VI Brody Maughan-Evanson</b>	417.8%	\$465,374	\$89,877	80.7	Simon Arias	
Jason Bratin	302.8%	\$152,245	\$37,797	84.2	Simon Arias	
Clint Perry	157.0%	\$164,424	\$63,981	88.6	A0	
<b>VII Matthew Diulus</b>	172.2%	\$154,734	\$56,841	81.6	Simon Arias	
Sokol Fazliu	157.3%	\$137,649	\$53,492	82.1	Simon Arias	
Travis Vaughn	134.4%	\$148,453	\$63,327	79.8	Simon Arias	
<b>VIII Samy Jacques</b>	220.8%	\$131,799	\$41,082	74.2	Tom Williams	
Christopher Hintz	184.7%	\$186,522	\$65,520	79.0	A0	
Joseph Tomanovich	119.8%	\$110,184	\$50,125	76.0	A0	
<b>IX Michael McKiernan</b>	129.0%	\$91,349	\$39,887	80.2	Dustin Venekamp	
Mavrick Fredericks	119.4%	\$80,178	\$36,549	74.8	Evan Holzhauser	
Aaron Parks	110.5%	\$120,170	\$57,085	75.8	Simon Arias	
<b>X Darrell Asbell</b>	243.5%	\$189,592	\$55,194	83.0	A0	
Daniel Umbertone	230.0%	\$96,001	\$29,092	79.9	A0	
Christopher Botelho	145.2%	\$53,721	\$21,913	81.0	A0	
<b>XI Aaron Parsons</b>	211.0%	\$68,956	\$22,173	76.1	Brandon MacDonald	
Justin Sutton	181.5%	\$74,414	\$26,439	79.6	Giddens-Giddens	
Tiffany Babin-Washington	171.5%	\$46,772	\$17,229	78.0	Jay Washington	
<b>XII Jordan Hallman</b>	94.1%	\$47,676	\$24,567	76.0	Greg Graham	
Charles Ferrari	92.0%	\$47,776	\$24,889	86.5	Simon Arias	
Joshua Goodman	58.7%	\$46,728	\$29,449	73.2	Richard Correa	
<b>XIII Daniel Perkins</b>	171.3%	\$58,896	\$21,710	80.9	A0	
Bobby Park	161.1%	\$126,636	\$48,500	73.2	A0	
Maurice Coleman	129.9%	\$50,055	\$21,771	78.4	Brian Schreiter	
<b>XIV Brian Jerome</b>	828.3%	\$127,085	\$13,690	73.5	Tom Williams	
Brandon Minor	788.5%	\$54,446	\$6,128	84.7	A0	
Anacleto Arevalo	686.7%	\$37,284	\$4,739	81.1	A0	
<b>XV Jadwiga Martins</b>	277.2%	\$16,742	\$4,438	79.5	A0	
Felicia Steele	132.4%	\$6,658	\$2,865	88.1	A0	

ALL TIME RECORD: \$595,303 Net ALP — MARC SALVAGGI

## OCTOBER ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
<b>Rookie Tahis Quintero Bonilla</b>	673.6%	\$196,698	\$29,200	233,224	82.3	Jesus Romero	
Paul Smith	561.9%	\$164,073	\$29,200	228,175	77.2	Zach Hart	
Juan Diaz	498.4%	\$145,531	\$29,200	182,129	73.3	Gonzalez-H-W	
Joe Lewo	404.1%	\$117,998	\$29,200	187,721	85	Matt Henderson	
Joseph Gojcay	401.2%	\$117,146	\$29,200	255,414	73.5	Hart-Dushaj	
Mark Bernsdorff	369.3%	\$107,843	\$29,200	160,263	92	Simon Arias	
Brandon Neal	365.7%	\$106,788	\$29,200	135,471	74.6	Hart-Dushaj	
Gabriela Sime	331.9%	\$96,906	\$29,200	114,229	78.9	Fisher-Zuzick	
Sergio Carta	318.3%	\$92,945	\$29,200	192,432	80.4	Beto Quintero	
Tristan Dlabik	303.3%	\$88,570	\$29,200	223,198	89	Simon Arias	

## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Jeffrey Espinal</b>	53.9%	\$1,923,306	\$1,250,074	78.2	Theodore Pappas	
<b>II Beau Locker</b>	116.9%	\$2,521,647	\$1,162,737	76.4	Matt Henderson	
Patricia Contreras	50.1%	\$1,705,903	\$1,136,473	81.8	Beto Quintero	
Walter Icaza	28.5%	\$1,428,561	\$1,111,984	79.6	Beto Quintero	
<b>III Bobby Hamilton</b>	34.8%	\$1,283,582	\$952,218	76.1	A0	
Clayton Slaughter	26.6%	\$1,261,906	\$996,791	78.0	Michael Vasu	
Mark Lahijani	25.6%	\$1,208,462	\$962,214	75.5	Theodore Pappas	
<b>IV David Carpenter</b>	94.4%	\$1,540,882	\$792,506	77.4	Dustin Venekamp	
Phi Phan	23.7%	\$1,090,454	\$881,739	81.0	Desi Dimitrova	
Daryl Graham	20.8%	\$983,059	\$813,954	77.1	S-S-Parks-Salvaggi	
<b>V Mike Paragiou</b>	65.3%	\$1,301,423	\$787,274	82.7	S-S-Parks-Salvaggi	
Michael Mandella	59.5%	\$1,193,943	\$748,448	81.5	A0	
Steven Dell	42.9%	\$1,102,674	\$771,474	79.8	Simon Arias	
<b>VI Brody Maughan-Evanson</b>	216.4%	\$1,984,994	\$627,455	80.7	Simon Arias	
Jason Bratin	74.8%	\$1,073,276	\$613,960	84.2	Simon Arias	
Clint Perry	50.8%	\$981,759	\$651,170	88.6	A0	
<b>VII Sokol Fazliu</b>	102.2%	\$1,076,291	\$532,187	82.1	Simon Arias	
Travis Vaughn	55.0%	\$853,491	\$550,653	79.8	Simon Arias	
Matthew Turnquist	25.8%	\$740,788	\$588,684	76.8	Richard Correa	
<b>VIII Christopher Hintz</b>	126.0%	\$1,048,370	\$463,957	79.0	A0	
Joseph Tomanovich	101.0%	\$913,299	\$454,431	76.0	A0	
Michael Burningham	50.1%	\$756,489	\$504,150	83.9	A0	
<b>IX Michael McKiernan</b>	92.4%	\$797,263	\$414,353	80.2	Dustin Venekamp	
Meaghan Krecsko	91.4%	\$796,182	\$416,001	79.5	A0	
Mavrick Fredericks	62.2%	\$683,093	\$421,038	74.8	Evan Holzhauser	
<b>X Darrell Asbell</b>	163.5%	\$1,020,174	\$387,164	83.0	A0	
Daniel Umbertone	119.2%	\$738,287	\$336,838	79.9	A0	
Kevin Appasamy	56.3%	\$599,331	\$383,421	79.8	A0	
<b>XI Derrick Mason</b>	80.2%	\$531,841	\$295,105	73.4	Chad Deley	
Brandon Baker	65.4%	\$490,389	\$296,497	85.7	Travis Moody	
Ryan Ohm	46.7%	\$427,736	\$291,513	77.9	Simon Arias	
<b>XII Joshua Goodman</b>	85.1%	\$502,903	\$271,684	73.2	Richard Correa	
Jonathan Jones	29.8%	\$339,918	\$261,967	77.5	Corey Neff	
Jordan Hallman	11.0%	\$288,146	\$259,701	76.0	Greg Graham	
<b>XIII Bobby Park</b>	292.6%	\$905,234	\$230,594	73.2	A0	
Shawn Lewicki	189.7%	\$502,811	\$173,558	73.7	Hart-Lewicki	
Daniel Perkins	131.6%	\$398,459	\$172,061	80.9	A0	
<b>XIV Brandon Minor</b>	270.4%	\$373,403	\$100,809	84.7	A0	
Anacleto Arevalo	243.3%	\$355,487	\$103,558	81.1	A0	
Brian Jerome	161.2%	\$313,371	\$119,984	73.5	Tom Williams	
<b>XV Jadwiga Martins</b>	309.3%	\$129,275	\$31,585	79.5	A0	
Rupinder Toor	36.5%	\$12,516	\$9,171	80.7	A0	
Felicia Steele	20.2%	\$100,729	\$83,781	88.1	A0	

ALL TIME RECORD: \$4,005,969 Net ALP — MARC SALVAGGI

## YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
<b>Rookie Joseph Gojcay</b>	586.5%	\$1,712,614	\$292,000	2,487,200	73.5	Hart-Dushaj	
Paul Smith	447.9%	\$1,307,952	\$292,000	1,786,945	77.2	Zach Hart	
Joe Lewo	386.4%	\$1,128,146	\$292,000	1,610,858	85	Matt Henderson	
Ashley Clarke	368.7%	\$1,076,552	\$292,000	1,807,522	76.5	Ernest Powell	
Edward Leon	319.4%	\$932,558	\$292,000	1,388,749	79.1	Hart-Dushaj	
Juan Diaz	316.6%	\$924,388	\$292,000	1,058,428	73.3	Gonzalez-H-W	
Tahis Quintero Bonilla	297.4%	\$868,484	\$292,000	1,067,040	82.3	Jesus Romero	
Sergio Carta	288.6%	\$842,797	\$292,000	1,663,869	80.4	Beto Quintero	
Aaron Piotrowski	213.6%	\$623,595	\$292,000	986,148	79.0	Sabrina Lloyd	
Brandon Neal	206.3%	\$602,525	\$292,000	1,013,607	74.6	Hart-Dushaj	



**BOBBY GUJRAL**  
BURNABY, BC



**BEAU LOCKER**  
ALTAMONTE SPRINGS, FL



**BOBBY HAMILTON**  
NASHVILLE, TN



**DAVID CARPENTER**  
TEMPE, AZ



**GREGORY RUDOLPH**  
WEXFORD, PA



**BRODY MAUGHAN-EVANSON**  
WEXFORD, PA



**MATTHEW DIULUS**  
WEXFORD, PA



**SAMY JACQUES**  
POMPANO BEACH, FL



**MICHAEL MCKIERNAN**  
PHOENIX, AZ



**DARRELL ASBELL**  
ALISO VIEJO, CA



**AARON PARSONS**  
BIRMINGHAM, AL



**JORDAN HALLMAN**  
HARRISBURG, PA



**DANIEL PERKINS**  
PORTLAND, OR



**BRIAN JEROME**  
POMPANO BEACH, FL



**JADWIGA MARTINS**  
MILTON, ON



Rookie

**TAHIS QUINTERO BONILLA**  
HOUSTON, TX

Spotlight recognizes the top three Master General Agents in Categories I-XV with positive growth and the top ten Rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2020 Awards Presentation are the top MGA per category from Categories I-XV based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.



**I JUSTIN ADAMS**  
WEXFORD, PA



**II JOSHUA OLIN**  
VANCOUVER, WA



**III DAVID CARPENTER**  
TEMPE, AZ



**IV BRITTON COSTA**  
WEXFORD, PA



**V BOBBY HAMILTON**  
NASHVILLE, TN



**VI BRODY MAUGHAN-EVANSON**  
WEXFORD, PA



**VII MICHAEL CLEMENTE**  
WEXFORD, PA



**VIII GREGORY RUDOLPH**  
WEXFORD, PA



**IX DARRELL ASBELL**  
ALISO VIEJO, CA



**X PATRICE FRANKLIN**  
INDIANAPOLIS, IN



**XI EYAD AWDI**  
LONDON, ON



**XII JOSEPH ROTOLO**  
ORLANDO FL

## OCTOBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Justin Adams</b>	135.2%	\$677,501	\$288,082	81.6	81.6	Simon Arias
Matthew Diulus	97.5%	\$681,447	\$345,068	80.7	80.7	Simon Arias
Mark Neilson	81.8%	\$1,124,830	\$618,883	80.5	80.5	AO
<b>II Joshua Olin</b>	227.6%	\$632,984	\$193,196	81.6	81.6	AO
Walter Icaza	76.0%	\$603,389	\$342,813	80.6	80.6	Beto Quintero
Christopher Hintz	59.7%	\$436,303	\$273,249	78.9	78.9	AO
<b>III David Carpenter</b>	119.9%	\$408,534	\$185,756	76.3	76.3	Dustin Venekamp
Zach Otto	51.0%	\$305,005	\$201,951	81.0	81.0	Sabrina Lloyd
Ryan Wilson	33.2%	\$200,420	\$150,478	73.6	73.6	Philip Prata
<b>IV Britton Costa</b>	115.8%	\$266,415	\$123,480	80.1	80.1	Simon Arias
Darcy Schrieber	81.1%	\$245,913	\$135,821	80.1	80.1	Zach Hart
Jenny Kim	68.7%	\$306,361	\$181,635	75.2	75.2	AO
<b>V Bobby Hamilton</b>	130.9%	\$281,304	\$121,818	77.0	77.0	AO
Chris La Fond	75.6%	\$190,198	\$108,301	82.5	82.5	AO
Joseph Tomanovich	67.8%	\$228,543	\$136,198	82.5	82.5	AO
<b>VI Brody Maughan-Evanson</b>	254.3%	\$437,819	\$123,567	77.0	77.0	Simon Arias
Michael Burningham	43.2%	\$148,767	\$103,893	84.5	84.5	AO
Nicole Sanders	40.4%	\$122,034	\$86,920	76.5	76.5	Michael Vasu
<b>VII Michael Clemente</b>	52.3%	\$91,448	\$60,052	79.7	79.7	Simon Arias
Joshua Jackson	51.5%	\$111,775	\$73,756	76.1	76.1	Brian Schreiter
Jessica Santamarina	45.0%	\$86,254	\$59,478	82.4	82.4	Jamison Weatherspoon
<b>VIII Gregory Rudolph</b>	224.8%	\$212,252	\$65,357	80.6	80.6	Simon Arias
Clint Perry	159.6%	\$164,424	\$63,330	87.0	87.0	AO
Steven Dell	134.9%	\$222,643	\$94,798	78.4	78.4	Simon Arias
<b>IX Darrell Asbell</b>	175.5%	\$189,592	\$68,813	81.9	81.9	AO
Sokol Fazliu	157.4%	\$137,670	\$53,492	82.1	82.1	Simon Arias
Travis Vaughn	134.4%	\$148,453	\$63,327	76.7	76.7	Simon Arias
<b>X Patrice Franklin</b>	344.2%	\$13,092	\$2,947	80.0	80.0	Moswen Taylor
Andrew Bishop	148.9%	\$125,140	\$50,279	85.7	85.7	AO
Adrienne Bragas	138.9%	\$118,584	\$49,639	87.8	87.8	AO
<b>XI Eyad Awdi</b>	274.6%	\$141,324	\$37,723	78.0	78.0	AO
Daniel Umbertone	230.0%	\$96,001	\$29,092	81.3	81.3	AO
Gabriela Sime	193.2%	\$127,704	\$43,548	75.0	75.0	Fisher-Zuzick
<b>XII Joseph Rotolo</b>	21447.0%	\$218,918	\$1,016	79.2	79.2	Matt Henderson
Tahis Quintero Bonilla	2407.2%	\$249,314	\$9,944	82.3	82.3	Jesus Romero
Brandon Minor	796.8%	\$51,065	\$5,694	84.7	84.7	AO


ALL TIME RECORD: \$1,143,711 Net ALP — MATTHEW PARKS

## YTD


Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Justin Adams</b>	<b>37.2%</b>	<b>\$3,959,329</b>	<b>\$2,886,576</b>	<b>81.6</b>	<b>Simon Arias</b>	
Reynolds Akuamo	30.6%	\$4,379,706	\$3,353,128	76.6	Theodore Pappas	
Mark Neilson	24.2%	\$7,080,390	\$5,700,575	80.5	AO	
<b>II Walter Icaza</b>	<b>72.7%</b>	<b>\$4,864,591</b>	<b>\$2,816,983</b>	<b>80.6</b>	<b>Beto Quintero</b>	
Joshua Olin	47.6%	\$4,117,586	\$2,790,433	81.6	AO	
Christopher Hintz	19.2%	\$2,774,911	\$2,327,033	78.9	AO	
<b>III David Carpenter</b>	<b>70.5%</b>	<b>\$3,089,024</b>	<b>\$1,812,106</b>	<b>76.3</b>	<b>Dustin Venekamp</b>	
Zach Otto	22.5%	\$2,393,926	\$1,954,699	81.0	Sabrina Lloyd	
Kimberly Hamilton	16.9%	\$2,152,685	\$1,841,760	79.2	Brett Gryska	
<b>IV Darcy Schrieber</b>	<b>27.4%</b>	<b>\$1,788,799</b>	<b>\$1,403,579</b>	<b>80.1</b>	<b>Zach Hart</b>	
Jenny Kim	18.0%	\$1,611,702	\$1,365,414	75.2	AO	
Ryan Hall	14.0%	\$1,523,469	\$1,336,011	82.9	Laura Fisher	
<b>V Jeffrey Espinal</b>	<b>61.9%</b>	<b>\$1,913,386</b>	<b>\$1,181,558</b>	<b>76.8</b>	<b>Theodore Pappas</b>	
Bobby Hamilton	59.3%	\$2,015,340	\$1,265,168	77.0	AO	
Joseph Tomanovich	36.7%	\$1,635,232	\$1,196,623	82.5	AO	
<b>VI Brody Maughan-Evanson</b>	<b>103.0%</b>	<b>\$2,156,368</b>	<b>\$1,062,078</b>	<b>77.0</b>	<b>Simon Arias</b>	
Romal Omid	67.3%	\$1,468,748	\$877,938	73.0	Mathew Hart	
Mike Paragiou	52.8%	\$1,623,944	\$1,062,684	83.9	S-S-Parks-Salvaggi	
<b>VII Alma Lozano</b>	<b>49.5%</b>	<b>\$1,129,995</b>	<b>\$756,053</b>	<b>77.7</b>	<b>Richard Correa</b>	
Joshua Jackson	25.5%	\$1,038,123	\$827,361	76.1	Brian Schreiter	
Alex Kae	24.9%	\$939,814	\$752,429	85.8	AO	
<b>VIII Clayton Slaughter</b>	<b>133.7%</b>	<b>\$1,479,311</b>	<b>\$633,049</b>	<b>76.8</b>	<b>Michael Vasu</b>	
Clint Perry	52.3%	\$985,679	\$647,366	87.0	AO	
Steven Dell	49.3%	\$1,078,351	\$722,384	78.4	Simon Arias	
<b>IX Paul Smith</b>	<b>234.7%</b>	<b>\$1,936,447</b>	<b>\$578,603</b>	<b>77.2</b>	<b>Zach Hart</b>	
Ashley Clarke	228.0%	\$1,807,248	\$551,056	76.3	Ernest Powell	
Sokol Fazliu	104.0%	\$1,078,083	\$528,373	82.1	Simon Arias	
<b>X Andrew Bishop</b>	<b>193.7%</b>	<b>\$1,111,486</b>	<b>\$378,451</b>	<b>85.7</b>	<b>AO</b>	
Harold Durana	68.2%	\$674,305	\$400,827	80.5	AO	
Hector Mendez	63.1%	\$639,108	\$391,839	73.4	Andre Hawthorne	
<b>XI Mike Allen</b>	<b>185.4%</b>	<b>\$828,172</b>	<b>\$290,189</b>	<b>83.9</b>	<b>Travis Moody</b>	
Erin Allen	160.7%	\$848,219	\$325,369	76.2	Richard Correa	
Daniel Umbertone	146.0%	\$743,312	\$302,185	81.3	AO	
<b>XII Taxis Quintero Bonilla</b>	<b>1025.0%</b>	<b>\$1,094,964</b>	<b>\$97,333</b>	<b>82.3</b>	<b>Jesus Romero</b>	
Joseph Rotolo	606.8%	\$812,142	\$114,899	79.2	Matt Henderson	
Juan Diaz	388.5%	\$1,069,769	\$219,000	74.7	Gonzalez-H-W	

ALL TIME RECORD: \$9,042,633 Net ALP — MATTHEW PARKS


*Spotlight* recognizes the top three Regional General Agents in Categories I-XII with positive growth. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2020 Awards Presentation are the top RGA per category from Categories I-XII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD *Spotlight* number may not necessarily reflect that computation. Minimum quality standards apply for recognition.




**I**  
**SIMON ARIAS**



**II**  
**SABRINA LLOYD**



**III**  
**MATT HENDERSON**



**IV**  
**TOM WILLIAMS**



**V**  
**GIDDENS-GIDDENS**



**VI**  
**NICK MOORE**



**VII**  
**GREG GRAHAM**



**VIII**  
**BRANDON MACDONALD**



**IX**  
**HEMERSON GONZALEZ**



**X**  
**BLAKE RALSTON**




**XI**  
**FISHER-ZUZICK**




**XII**  
**JESUS ROMERO**

**EC** = 2020 Executive Council Member  
 † Performance Factor = (% Net ALP Obj + % Recruit Obj) ÷ 2  
*Spotlight* recognizes SGAs in Categories I-XI based on Performance Factor. The SGAs that will be recognized at the 2020 Awards Presentation are the top SGA per category from Categories I-XI based on Performance Factor (minimum 100%); the YTD *Spotlight* number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition


## TOP PERFORMANCE FACTOR



**JESUS ROMERO**  
Category XII  
620.8 PF



**TOMMY VENA**  
Category XII  
227.6 PF



**NICK MOORE**  
Category VI  
215.6 PF

## OCTOBER

Category	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
<b>I Simon Arias</b>	<b>149.0</b>	<b>\$2,924,627</b>	<b>\$1,555,900</b>	<b>188.0</b>	<b>119</b>	<b>94</b>	<b>110.0</b>		<b>79.7</b>	<b>64.8</b>
AO	126.9	\$6,969,296	\$4,844,100	143.9	273	196	110.0		80.9	12.2
Theodore Pappas	93.4	\$949,846	\$1,094,800	86.8	54	54	100.0		76.4	-1.9
Zach Hart	90.1	\$624,157	\$571,600	109.2	22	31	71.0		77.0	-9.2
<b>II Sabrina Lloyd</b>	<b>127.0</b>	<b>\$729,492</b>	<b>\$506,500</b>	<b>144.0</b>	<b>52</b>	<b>33</b>	<b>110.0</b>		<b>76.2</b>	<b>28.4</b>
Dustin Venekamp	121.0	\$749,951	\$536,400	139.8	47	46	102.2		78.8	-1.7
Brett Gryska	119.4	\$583,142	\$452,600	128.8	30	24	110.0		80.4	20.5
Richard Correa	102.7	\$446,070	\$459,300	97.1	79	73	108.2		76.6	6.2
Michael Vasu	100.5	\$420,001	\$461,600	91.0	44	40	110.0		75.1	-10.7
Cohen-Velasquez	98.9	\$412,253	\$469,700	87.8	20	18	110.0		82.0	-3.7
<b>III Matt Henderson</b>	<b>140.3</b>	<b>\$507,649</b>	<b>\$297,600</b>	<b>170.6</b>	<b>55</b>	<b>33</b>	<b>110.0</b>		<b>74.9</b>	<b>56.0</b>
Beto Quintero	131.6	\$603,390	\$394,000	153.1	41	31	110.0		80.6	60.6
Weatherspoon-Harris	104.4	\$283,709	\$197,700	143.5	15	23	65.2	96		32.9
<b>IV Tom Williams</b>	<b>167.1</b>	<b>\$486,956</b>	<b>\$217,200</b>	<b>224.2</b>	<b>18</b>	<b>10</b>	<b>110.0</b>		<b>75.1</b>	<b>114.1</b>
Jamison Weatherspoon	97.7	\$399,983	\$322,900	123.9	25	35	71.4		77.8	15.7
Cindy Furer	95.9	\$289,557	\$354,100	81.8	29	22	110.0		73.5	-27.9
<b>V Giddens-Giddens</b>	<b>155.7</b>	<b>\$193,101</b>	<b>\$81,100</b>	<b>238.1</b>	<b>11</b>	<b>15</b>	<b>73.3</b>		<b>76.6</b>	<b>209.6</b>
Laura Fisher	110.4	\$225,344	\$203,400	110.8	23	14	110.0		83.0	15.6
Slav Bitman	106.5	\$145,615	\$141,500	102.9	16	13	110.0		78.6	2.4
Philip Prata	103.0	\$295,589	\$220,800	133.9	13	18	72.2		73.9	58.0
Desi Dimitrova	94.5	\$142,515	\$180,200	79.1	16	14	110.0		79.5	-7.8
<b>VI Nick Moore</b>	<b>215.6</b>	<b>\$361,084</b>	<b>\$112,400</b>	<b>321.2</b>	<b>17</b>	<b>10</b>	<b>110.0</b>		<b>78.4</b>	<b>223.8</b>
Brian Schreiter	131.3	\$155,107	\$101,600	152.7	11	10	110.0		76.9	76.7
Travis Moody	123.8	\$156,838	\$114,000	137.6	10	8	110.0		81.0	39.5
Josh Chalom	112.5	\$149,170	\$99,500	149.9	6	8	75.0		80.2	40.4
Souley Bah	110.8	\$129,694	\$116,200	111.6	13	10	110.0		79.5	0.3
<b>VII Greg Graham</b>	<b>157.1</b>	<b>\$180,066</b>	<b>\$84,100</b>	<b>214.1</b>	<b>12</b>	<b>12</b>	<b>100.0</b>		<b>73.2</b>	<b>128.1</b>
Ernest Powell	140.2	\$177,326	\$104,100	170.3	11	10	110.0		78.0	63.8
Josh West	134.6	\$168,711	\$106,000	159.2	12	9	110.0		82.0	33.4
A-O-Lorence	118.5	\$123,247	\$97,100	126.9	10	9	110.0		75.7	6.1
Kevin Holtz	103.6	\$125,284	\$127,700	98.1	12	11	109.1		78.1	27.9
Stephen Jubrey	90.0	\$90,438	\$113,100	80.0	13	13	100.0		75.3	-32.0
<b>VIII Brandon MacDonald</b>	<b>145.7</b>	<b>\$126,447</b>	<b>\$68,600</b>	<b>184.3</b>	<b>15</b>	<b>14</b>	<b>107.1</b>		<b>77.9</b>	<b>40.5</b>
Chad Deley	137.6	\$106,600	\$64,500	165.3	20	12	110.0		75.9	53.3
Tiffany Roland	104.0	\$104,869	\$97,100	108.0	7	7	100.0		77.2	33.5
<b>IX Hemerson Gonzalez</b>	<b>133.1</b>	<b>\$162,725</b>	<b>\$97,900</b>	<b>166.2</b>	<b>8</b>	<b>8</b>	<b>100.0</b>		<b>77.5</b>	<b>21.4</b>
Hart-Lewicki	128.2	\$144,984	\$92,700	156.4	8	8	100.0		76.7	99.7
Jay Washington	112.9	\$77,843	\$44,300	175.7	6	12	50.0		76.9	64.5
<b>X Blake Ralston</b>	<b>121.6</b>	<b>\$109,928</b>	<b>\$82,500</b>	<b>133.2</b>	<b>10</b>	<b>9</b>	<b>110.0</b>		<b>75.4</b>	<b>46.0</b>
Evan Holzhauser	111.3	\$80,546	\$55,600	144.9	7	9	77.8		73.6	52.4
Martin Forshee	97.1	\$42,144	\$50,000	84.3	11	8	110.0		74.5	2.8
<b>XI Fisher-Zuzick</b>	<b>199.6</b>	<b>\$144,906</b>	<b>\$50,100</b>	<b>289.2</b>	<b>8</b>	<b>7</b>	<b>110.0</b>		<b>75.0</b>	<b>217.4</b>
Andre McCallum	195.3	\$310,108	\$89,600	346.1	4	9	44.4		73.0	364.5
Saavedra-Longino	174.2	\$109,294	\$44,000	248.4	4	4	100.0	97		133.5
London Nelson	108.5	\$85,046	\$72,700	117.0	7	7	100.0		73.0	-3.5
Jeremy Welch	95.7	\$29,508	\$32,250	91.5	7	7	100.0		74.1	-17.3
<b>XII Jesus Romero</b>	<b>620.8</b>	<b>\$449,221</b>	<b>\$39,700</b>	<b>1131.5</b>	<b>35</b>	<b>7</b>	<b>110.0</b>		<b>77.5</b>	<b>N/A</b>
Tommy Vena	227.6	\$118,588	\$32,250	367.7	7	8	87.5	85		N/A
Gonzalez-H-W	191.4	\$298,993	\$109,600	272.8	30	7	110.0		74.1	424.9

## YTD

Category	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
<b>I AO</b>	<b>109.2</b>	<b>\$46,839,608</b>	<b>\$43,209,600</b>	<b>108.4</b>	<b>1731</b>	<b>1372</b>	<b>110.0</b>		<b>80.9</b>	<b>18.4</b>
Simon Arias	109.0	\$17,397,389	\$16,116,100	108.0	730	658	110.0		79.7	20.5
Giglione-Ackerman	102.1	\$6,191,295	\$6,508,900	95.1	359	329	109.1		78.0	8.4
Theodore Pappas	99.2	\$7,840,937	\$8,490,600	92.3	346	326	106.1		76.4	6.6
<b>II Dustin Venekamp</b>	<b>112.8</b>	<b>\$6,471,011</b>	<b>\$5,566,800</b>	<b>116.2</b>	<b>352</b>	<b>322</b>	<b>109.3</b>		<b>78.8</b>	<b>26.0</b>
Sabrina Lloyd	105.0	\$4,699,559	\$4,696,300	100.1	280	231	110.0		76.2	11.6
Brett Gryska	101.2	\$5,330,978	\$5,773,700	92.3	203	168	110.0		80.4	4.2
Michael Vasu	100.9	\$4,943,579	\$5,258,600	94.0	289	268	107.8		75.1	-0.6
Cohen-Velasquez	93.5	\$3,683,200	\$4,786,400	77.0	80	72	110.0		82.0	-11.9
Richard Correa	92.0	\$4,702,407	\$5,286,300	89.0	471	496	95.0		76.6	1.9
<b>III Beto Quintero</b>	<b>134.8</b>	<b>\$4,867,221</b>	<b>\$3,048,400</b>	<b>159.7</b>	<b>332</b>	<b>217</b>	<b>110.0</b>		<b>80.6</b>	<b>81.4</b>
Matt Henderson	111.0	\$4,124,464	\$3,679,500	112.1	268	231	110.0		74.9	26.3
Mathew Hart	90.1	\$3,766,952	\$3,163,100	119.1	66	108	61.1		73.1	35.3
<b>IV Hart-Dushaj</b>	<b>120.6</b>	<b>\$5,105,495</b>	<b>\$3,893,100</b>	<b>131.1</b>	<b>186</b>	<b>148</b>	<b>110.0</b>		<b>75.3</b>	<b>49.0</b>
Tom Williams	114.5	\$2,850,738	\$2,397,000	118.9	79	70	110.0		75.1	38.3
Jamison Weatherspoon	103.7	\$3,303,095	\$3,008,500	109.8	239	245	97.6		77.8	-4.4
Cindy Furer	99.9	\$2,686,521	\$2,993,500	89.7	97	88	110.0		73.5	-0.4
Serur-Yagjian	90.4	\$2,093,485	\$2,411,200	86.8	125	133	94.0		76.6	0.9
<b>V Laura Fisher</b>	<b>110.2</b>	<b>\$1,946,535</b>	<b>\$1,761,600</b>	<b>110.5</b>	<b>109</b>	<b>98</b>	<b>110.0</b>		<b>83.0</b>	<b>25.6</b>
Desi Dimitrova	107.9	\$1,628,007	\$1,499,000	108.6	60	56	107.1		79.5	25.1
Slav Bitman	104.1	\$1,454,805	\$1,480,100	98.3	105	91	110.0		78.6	11.4
<b>VI Nick Moore</b>	<b>127.7</b>	<b>\$2,020,484</b>	<b>\$1,389,500</b>	<b>145.4</b>	<b>80</b>	<b>70</b>	<b>110.0</b>		<b>78.4</b>	<b>65.4</b>
Travis Moody	103.3	\$1,267,147	\$1,209,000	104.8	57	56	101.8		81.0	19.1
Brian Schreiter	101.7	\$1,343,084	\$1,439,300	93.3	84	70	110.0		76.9	7.4
Souley Bah	95.1	\$1,129,473	\$1,408,000	80.2	81	70	110.0		79.5	-9.8
<b>VII Ernest Powell</b>	<b>156.9</b>	<b>\$2,063,725</b>	<b>\$1,012,500</b>	<b>203.8</b>	<b>123</b>	<b>70</b>	<b>110.0</b>		<b>78.0</b>	<b>129.9</b>
Josh West	134.0	\$1,612,277	\$977,800	164.9	65	63	103.2		82.0	82.3
Kevin Holtz	103.9	\$1,119,120	\$1,103,900	101.4	82	77	106.5		78.1	18.3
A-O-Lorence	101.4	\$1,083,476	\$1,167,500	92.8	94	63	110.0		75.7	3.5
Greg Graham	92.0	\$1,082,781	\$1,015,600	106.6	65	84	77.4		73.2	21.9
Stephen Jubrey	90.6	\$1,037,423	\$1,098,600	94.4	79	91	86.8		75.3	4.8
<b>VIII Tiffany Roland</b>	<b>118.9</b>	<b>\$1,191,538</b>	<b>\$932,300</b>	<b>127.8</b>	<b>59</b>	<b>49</b>	<b>110.0</b>		<b>77.2</b>	<b>48.1</b>
Chad Deley	117.0	\$1,163,111	\$937,800	124.0	122	84	110.0		75.9	40.4
Byron Paz	102.0	\$894,888	\$951,600	94.0	32	25	110.0		76.0	10.9
<b>IX Hemerson Gonzalez</b>	<b>143.4</b>	<b>\$1,292,314</b>	<b>\$731,050</b>	<b>176.8</b>	<b>63</b>	<b>56</b>	<b>110.0</b>		<b>77.5</b>	<b>96.5</b>
John Young	103.2	\$745,203	\$773,800	96.3	95	70	110.0		77.2	10.0
Hart-Lewicki	100.2	\$991,744	\$877,800	113.0	28	32	87.5		76.7	31.4
<b>X Blake Ralston</b>	<b>121.7</b>	<b>\$868,398</b>	<b>\$605,400</b>	<b>143.4</b>	<b>63</b>	<b>63</b>	<b>100.0</b>		<b>75.4</b>	<b>64.0</b>
Evan Holzhauser	102.0	\$723,651	\$646,000	112.0	58	63	92.1		73.6	27.9
<b>XI Saavedra-Longino</b>	<b>178.2</b>	<b>\$235,899</b>	<b>\$92,000</b>	<b>256.4</b>	<b>4</b>	<b>4</b>	<b>100.0</b>	<b>97</b>	<b>73.0</b>	<b>46.6</b>
Andre McCallum	160.2	\$1,137,698	\$491,600	231.4	56	63	88.9		73.0	267.2
Fisher-Zuzick	141.7	\$792,307	\$456,900	173.4	65	49	110.0		75.0	136.0
London Nelson	137.6	\$676,181	\$409,300	165.2	56	49	110.0		73.0	201.7
<b>XII Jesus Romero</b>	<b>392.9</b>	<b>\$2,229,928</b>	<b>\$329,950</b>	<b>675.8</b>	<b>177</b>	<b>40</b>	<b>110.0</b>		<b>77.5</b>	<b>N/A</b>
Gonzalez-H-W	276.4	\$1,770,456	\$399,850	442.						



### CATEGORY I



**1**  
ROBIN ANDRADE  
KINGSTON, MA



**2**  
BRENDA DI SOMMA  
SOMERSET, NJ



**1**  
ANNA GUIDO ROHRER  
MONROE, OH



**2**  
CARL ZABLOTNY  
LAS VEGAS, NV



**1**  
LORI VAUGHN  
PORTLAND, OR



**2**  
SARAH THOMSON-DUFRECHOU  
MEMPHIS, TN

### CATEGORY IV



**1**  
MICHAEL COOPER  
DES MOINES, IA



**2**  
FRAN CHRISTIE  
WHITEROCK, BC



**1**  
DIANNA LUEKE  
BUFORD, GA



**2**  
DEE HETTINGER  
WICHITA, KS



**1**  
MARK FLEMM  
LEECHBURG, PA



**2**  
GEORGE MURRY  
MONTGOMERY, AL

### CATEGORY VII



**1**  
BRENDA WADEY  
CALGARY, AB



**2**  
WILLIAM ROL  
HONOLULU, HI



**1**  
LINDSAY MCCLELLAND  
GASTONIA, NC



**2**  
THOMAS NEJMAN  
TAMPA, FL

### CATEGORY VIII

## TOP MANAGERS

### CATEGORY I



**1**  
CHRISTA DAVIS  
YORBA LINDA, CA

### CATEGORY II



**1**  
STEPHANIE BAUMANN  
SPOKANE, WA

### CATEGORY III



**1**  
BILLY SAUERS  
WELLINGTON, FL

### CATEGORY II

### CATEGORY III

## INDIVIDUAL REPS: OCTOBER

Category	Rank	Card	Obj	% Obj	
I	1	Robin Andrade	1,776	1,822	97.5%
	2	Brenda Di Somma	2,207	2,293	96.3%
	3	Lisa Johnson	1,434	1,581	90.7%
II	1	Anna Guido Rohrer	2,199	1,253	175.4%
	2	Carl Zablotty	2,126	1,241	171.4%
	3	Carmella Swanson	1,710	1,144	149.5%
III	1	Lori Vaughn	1,984	982	201.9%
	2	Sarah Thomson-Dufrechou	1,231	885	139.1%
	3	Timothy Leary	1,243	1,019	122.0%
IV	1	Michael Cooper	1,793	881	203.5%
	2	Fran Christie	1,352	805	167.9%
	3	Cindy Kunce	1,203	733	164.2%
V	1	Dianna Lueke	3,032	710	426.9%
	2	Dee Hettinger	1,445	719	201.1%
	3	Rachel Shelton	728	685	106.3%
VI	1	Mark Flemm	2,003	628	318.8%
	2	George Murry	899	597	150.5%
	3	Brett Hulme	751	625	120.3%
VII	1	Brenda Wadey	1,290	523	246.7%
	2	William Rol	1,229	513	239.7%
	3	Barbara Rabelo	796	528	150.7%
VIII	1	Lindsay McClelland	1,534	458	334.7%
	2	Thomas Nejman	1,522	458	332.1%
	3	Gabriela Berloni	880	458	191.9%
Rookie	1	Linh Nguyen	874	473	184.8%
IceBreaker	1	Lindsay McClelland	1,534	458	334.7%

ALL TIME RECORD: 18,960 Cards

## INDIVIDUAL REPS: YTD

Category	Rank	Card	Obj	% Obj	
I *1	1	Malka Arony	29,854	27,390	109.0%
2	Pam Monetti	14,328	13,695	104.6%	
3	David Scalisi	15,918	16,407	97.0%	
II *1	1	Robin Denham	13,702	12,550	109.2%
2	Carmella Swanson	12,424	11,436	108.6%	
3	Anna Guido Rohrer	13,192	12,534	105.2%	
III *1	1	Al Wall	13,522	9,231	146.5%
2	Sarah Thomson-Dufrechou	10,995	8,848	124.3%	
3	Timothy Leary	11,478	10,187	112.7%	
IV *1	1	Erica Dalager	13,571	8,815	154.0%
2	Lisa Bennett	10,838	8,560	126.6%	
3	Larry Lozano	8,931	7,523	118.7%	
V *1	1	Patrena Smith	12,183	6,771	179.9%
2	Morgan Breier	10,913	6,696	163.0%	
3	Dee Hettinger	10,145	7,187	141.1%	
VI *1	1	George Murry	10,655	5,970	178.5%
2	Cas Robinson	8,764	6,482	135.2%	
3	Brett Hulme	8,351	6,247	133.7%	
VII *1	1	Brenda Wadey	12,625	5,231	241.3%
2	William Rol	11,721	5,128	228.6%	
3	Criseida Hernandez	7,593	5,555	136.7%	
VIII *1	1	Kelly Penick	5,997	4,622	129.8%
2	Lindsay McClelland	5,216	4,125	126.4%	
3	Chas Robinson	5,630	4,583	122.8%	

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

## MANAGERS: OCTOBER

Category	Rank	Card	Obj	% Obj	
I	1	Christa Davis	7,141	5,826	122.6%
	2	Cindy Cleary	5,599	5,770	97.0%
II	1	Stephanie Baumann	5,967	4,186	142.6%
	2	Judy Spade	5,873	5,220	112.5%
III	1	Billy Sauers	4,842	3,224	150.2%
	2	Deborah Boles	2,798	2,196	127.4%

## MANAGERS: YTD

Category	Rank	Card	Obj	% Obj	
I *1	1	Christa Davis	71,794	58,258	123.2%
2	JT Tasker	56,739	58,592	96.8%	
II *1	1	Stephanie Baumann	43,679	41,855	104.4%
2	Beth Farm	49,975	50,055	99.8%	
III *1	1	Deborah Boles	28,047	21,964	127.7%
2	Billy Sauers	34,659	32,214	107.5%	

## MOST ORIGINAL CARDS GENERATED: YTD



**1**  
PATRENA SMITH  
EAST HARTFORD, CT

**1** PATRENA SMITH  
7,384

**2** TRAVIS DANIELS  
6,376

**3** CARMELLA SWANSON  
5,537

### PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.

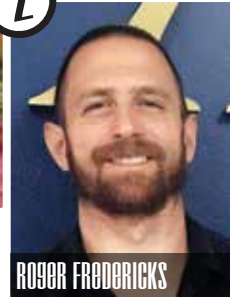
# WORLD'S GREATEST BONUS

1



**MARIO HAJRO**  
\$23,949  
AO

2



**ROGER FREDERICKS**  
\$20,915  
AO

3



**SERGE BROUILLETTE**  
\$16,416  
AO

4



**DINA BOGHADY**  
\$15,462  
AO

5



**KEVIN GILLUM**  
\$14,514  
AO

## OCTOBER BONUS LEADERS | PAYOUT: \$3,083,953 | QUALIFIERS: 4,644

- \$ 23,949 Mario Hajro
- \$ 20,915 Roger Fredericks
- \$ 16,416 Serge Brouillette
- \$ 15,462 Dina Boghdady
- \$ 14,514 Kevin Gillum
- \$ 11,101 Jessica Chang
- \$ 10,488 Bradley Christiansen
- \$ 10,397 Klaudio Martinaj
- \$ 9,832 Joshua Dishong
- \$ 9,719 Jenny Kim
- \$ 9,690 Ian Pickett
- \$ 9,622 Jillian Getz
- \$ 9,506 Robert Jackson
- \$ 9,307 Bobby Park
- \$ 9,051 Nicole Mead
- \$ 9,038 Jonathan Rindt
- \$ 8,966 Conner White
- \$ 8,877 Andrew Haskins
- \$ 8,708 Brandon C Johnson
- \$ 8,638 Aref Sayegh
- \$ 8,389 Jessica Davis
- \$ 8,317 Arif Hajro
- \$ 8,022 Josh Spence
- \$ 7,748 Vanessa Forouzan
- \$ 7,689 Mike Reed
- \$ 7,635 Michael van Delft
- \$ 7,538 Todd Krupa
- \$ 7,459 Muhammed Ashraf
- \$ 7,320 Ellen Tuttle
- \$ 7,283 Tomarus Burks
- \$ 7,159 Roger Fung
- \$ 7,110 Abeni Reynolds
- \$ 7,092 Danielle Kwarta
- \$ 7,091 Bruce Viaje
- \$ 6,931 Vivian Trinh
- \$ 6,893 Alan Sedaghat
- \$ 6,883 Christopher Bentley
- \$ 6,848 Ashton Hammond
- \$ 6,837 Kevin Appasamy
- \$ 6,828 Alex Smith
- \$ 6,818 Melinda Skinner
- \$ 6,785 Duni Olusegun
- \$ 6,505 Spencer Kozej
- \$ 6,448 Brock Lampepe
- \$ 6,295 Junior Rivas Briceno
- \$ 6,273 Rachael Glamp
- \$ 6,121 Insaf Hmaid
- \$ 5,989 Lily Sakai
- \$ 5,779 Andrew Bishop

- \$ 5,748 Yolette Mompont
- \$ 5,599 Noella Coleman
- \$ 5,582 Nicholas Davis
- \$ 5,574 Carmen Arroyo
- \$ 5,446 Marie Michelle Tidor
- \$ 5,376 Benjamin Clay
- \$ 5,342 Sophia Cowie
- \$ 5,312 Lindsay Staffieri
- \$ 5,227 Mikka Imhof
- \$ 5,203 Sergio Hernandez
- \$ 5,122 Cameron Gray
- \$ 5,069 Sullena Staton
- \$ 5,036 Scott Whitford
- \$ 5,026 Michael Schulze
- \$ 5,012 Kevin Ishikane
- \$ 4,969 Forouzan Alvari
- \$ 4,966 Conner White
- \$ 4,952 Tajaya Barnes
- \$ 4,882 Steffanie Sainato
- \$ 4,866 Kashala Guiden
- \$ 4,838 Carrington Hanna
- \$ 4,830 Gunnar Jorstad
- \$ 4,813 Malcolm King
- \$ 4,647 Pheobe He
- \$ 4,600 Ranjana Chopra
- \$ 4,542 Ladan Rahbary
- \$ 4,522 Irma Gallardo
- \$ 4,515 Gavin Rindt
- \$ 4,499 Anthony Mazurkewicz
- \$ 4,478 Kevin Pharaon
- \$ 4,461 Max Quasem
- \$ 4,366 Rebecca Amundson
- \$ 4,299 Ashley Hutson
- \$ 4,295 Afolasade
- \$ 4,269 Amie Kallweit
- \$ 4,231 Kalen Dugan
- \$ 4,196 Sean Coss
- \$ 4,193 Matthew Zang
- \$ 4,080 Jessie Holland
- \$ 4,079 Donovan Charleston
- \$ 4,068 Sabrina Levi
- \$ 4,067 Eilfranc Deus
- \$ 4,051 Jeffrey Funderburg
- \$ 4,003 Kimbria Bracey
- \$ 3,904 Kate Hernandez
- \$ 3,894 Klaudio Merizaj
- \$ 3,880 Luis Soriano
- \$ 3,878 Troy Plummer

- \$ 3,860 Daniel Paravisini
- \$ 3,851 Anthony Williams
- \$ 3,844 Zachary McCormack
- \$ 3,823 Drew Kier
- \$ 3,815 Rashaad Poindexter
- \$ 3,795 Derya Ekren
- \$ 3,774 Johnathon Bogoslowski
- \$ 3,760 Christopher Rolph
- \$ 3,756 John Marchese
- \$ 3,670 Joachim Jean
- \$ 3,668 Rahiem Chaney
- \$ 3,662 Nina Blackmon
- \$ 3,662 Joshua Hosenbold
- \$ 3,647 Nathanael Fullem
- \$ 3,637 Rakceem Miller
- \$ 3,631 John Lamere
- \$ 3,609 Igor Melcharek
- \$ 3,608 Joel Trask
- \$ 3,564 Kirsten Puhl
- \$ 3,563 Jimmy Quiffle
- \$ 3,526 Justin Schmidt
- \$ 3,516 John Vacca
- \$ 3,509 Mark Bruce
- \$ 3,504 Regina Lee
- \$ 3,490 Joseph Michelin
- \$ 3,484 Rhonda Daniels
- \$ 3,472 Andrew Hynan
- \$ 3,465 Pedro Davila Neto
- \$ 3,459 Jesse Fullmer
- \$ 3,457 Trista Giancotti
- \$ 3,423 Kasali Kotun
- \$ 3,416 Kristopher Bour
- \$ 3,370 Louis Chiappetta
- \$ 3,336 Massoud Yaziri
- \$ 3,335 Mary Franklin
- \$ 3,317 Brad Toyama
- \$ 3,301 Bryon Eddinger
- \$ 3,239 Alon Barnur
- \$ 3,212 Brittany Ketner
- \$ 3,197 Zachary Poker
- \$ 3,164 Richard Millington
- \$ 3,137 Kaela Champion
- \$ 3,129 Charles Coleman
- \$ 3,125 Brandon Campinelli
- \$ 3,124 Terrec Ray
- \$ 3,081 Kyle VanBibber
- \$ 3,079 Joseph Sarasin
- \$ 3,056 Salaur Khorrami
- \$ 3,048 Preston Klutz

- \$ 3,012 Ashkan Khoshmagham
- \$ 2,998 Marquise Kiffin
- \$ 2,974 Destiny Culton
- \$ 2,961 Myaa Fallon
- \$ 2,954 Michael Battaglio
- \$ 2,951 Giovanni Gorvokaj
- \$ 2,935 Mark Reilly
- \$ 2,933 John Marchese
- \$ 2,930 Catherine Radjpaul
- \$ 2,923 Jordon Graham
- \$ 2,922 Ryan Torres-Torioka
- \$ 2,917 Shawn Kelley
- \$ 2,916 Carlo Trinidad
- \$ 2,907 Joey Kennedy
- \$ 2,906 Jinks Riddle
- \$ 2,890 Sandy Metellus
- \$ 2,882 Brooklyn Herod
- \$ 2,881 Anabell Cruz
- \$ 2,863 Erica Robertson
- \$ 2,857 Darez Meriwether
- \$ 2,850 Eric LaBossiere
- \$ 2,845 Ashley Jones
- \$ 2,840 Christina Babcock
- \$ 2,802 Clairet Pinto Welman
- \$ 2,773 Ryan Ashley
- \$ 2,761 Cesar Cozo
- \$ 2,759 Alipate Makaui
- \$ 2,749 Walna Allen
- \$ 2,737 Trevor Bailey
- \$ 2,715 Alex Miller
- \$ 2,708 Michael Geyer
- \$ 2,706 Debbie-Ann Whitehorn
- \$ 2,706 Orett Nelson
- \$ 2,702 Eugene Garcia
- \$ 2,702 Desmond Martin
- \$ 2,700 Shirly Palacios
- \$ 2,693 Breana Noggles
- \$ 2,684 Justin Diaz
- \$ 2,683 Sharon Briscoe
- \$ 2,682 Daniel Johnston
- \$ 2,678 Elizabeth Smart
- \$ 2,673 Adam Calnan
- \$ 2,661 Daniele Swatchick
- \$ 2,658 Mark Bernsdorff
- \$ 2,643 Diego Cordeiro
- \$ 2,640 Bryan Juskiw

- \$ 2,640 Susana Vargas
- \$ 2,615 Nicholas A Jones
- \$ 2,605 Genevieve Clements
- \$ 2,599 Desiree Moore
- \$ 2,597 Eyad Awidi
- \$ 2,592 Michael Jang
- \$ 2,586 Jon Willman
- \$ 2,578 Omar Vasquez
- \$ 2,575 Nella Lejeune
- \$ 2,565 Joshua Jahnish-Maltese
- \$ 2,551 Sabrina Agostini
- \$ 2,536 Derek Koppari
- \$ 2,520 Justin Hermann
- \$ 2,520 DeAnthony Hartman
- \$ 2,499 Jeremy Perry
- \$ 2,490 David Carpenter
- \$ 2,485 Sandy Metellus
- \$ 2,478 Julia Peci
- \$ 2,477 Tyler Teague
- \$ 2,470 Elaina Vecchio
- \$ 2,469 Nikolla Luljguraj
- \$ 2,465 Edwin Kohrs
- \$ 2,451 Dana Martin Gonzalez
- \$ 2,447 Farnaz Fotovat Ahmadi
- \$ 2,430 Douglas Clarke
- \$ 2,429 Kervin Torres
- \$ 2,429 Evan Stewart
- \$ 2,427 Lu Zhang
- \$ 2,425 Antonio Flores
- \$ 2,416 Zachary Button
- \$ 2,408 Fouad Gerges
- \$ 2,403 Alex Miller
- \$ 2,400 Michelle Gould
- \$ 2,386 Pablo Solis
- \$ 2,383 Christina Santamarina
- \$ 2,379 James Tolley
- \$ 2,379 Jacob Rosinsky
- \$ 2,371 Lynn Jenkins
- \$ 2,371 Linda Marquez
- \$ 2,369 David Melendrez
- \$ 2,357 Marlene Barrett
- \$ 2,350 Joshua Nottle
- \$ 2,340 Meardey Kim
- \$ 2,339 Bart Barrett
- \$ 2,335 Denis Snyder
- \$ 2,330 Maria Jaramillo
- \$ 2,324 Julie Aprahamian
- \$ 2,311 Aaron Patt
- \$ 2,311 Atiya Bell

- \$ 2,310 Connor O'Leary
- \$ 2,308 Dominick Williams
- \$ 2,307 Alexandra Longo
- \$ 2,304 Ireland Sirmi
- \$ 2,303 Larry Capps
- \$ 2,298 Dylan Jackson
- \$ 2,296 Joshua Elkins
- \$ 2,281 Giorgi Gogidze
- \$ 2,262 Evett Aguayo
- \$ 2,250 Reem Messeih
- \$ 2,243 Donald Gregoire
- \$ 2,239 Carlos Iraheta
- \$ 2,237 Alexandra Bumford
- \$ 2,233 Hunter Houvener
- \$ 2,228 Vyacheslav Vasilenko
- \$ 2,219 Marion Jones
- \$ 2,209 Damaris Trejo
- \$ 2,202 Stephany Garcia
- \$ 2,188 Abigail Luna Rodriguez
- \$ 2,186 Darion Fleming
- \$ 2,185 Shelby Elder
- \$ 2,175 Ruben Terrero
- \$ 2,175 Hany Mikhail
- \$ 2,167 Benjamin Ainscough
- \$ 2,161 Eric Elrod
- \$ 2,160 Dustin Dunbar
- \$ 1,876 Kelly McDonald
- \$ 1,873 Dorota Rusew
- \$ 1,870 Tyler Church
- \$ 1,865 Jeffrey Tillman
- \$ 1,861 Edward DeFurio
- \$ 1,858 John Weldon
- \$ 1,858 Tiffany Beadnell
- \$ 1,855 Robyn Violante
- \$ 1,855 Carlos Falcon Barros
- \$ 1,855 Eileen Vasquez
- \$ 1,850 Nicole Bradshaw
- \$ 1,848 Jihad Ottallah
- \$ 1,847 Hillary Fisher
- \$ 1,843 Courtney Mann
- \$ 1,842 Sarah Linden
- \$ 1,836 Shawnta Sharpe
- \$ 1,830 Everin Suarez
- \$ 1,829 Orlando Martinetz
- \$ 1,829 Robert Poole
- \$ 1,826 Nicole Cenknor
- \$ 1,824 Quintin Wirginis
- \$ 1,821 Keith Holmes
- \$ 1,817 Aldalyne Aldana Bello

- \$ 1,816 James Sherwood
- \$ 1,811 Andrew Daley
- \$ 1,809 Akash Naidu
- \$ 1,804 Jovencio Sales
- \$ 1,792 Endy Surriel
- \$ 1,792 Emily Foster
- \$ 1,781 Nicole Barabas
- \$ 1,781 Travis White
- \$ 1,778 Yolanda Walker
- \$ 1,772 Christian McDonald
- \$ 1,769 Joanna Hansen
- \$ 1,767 Mohamad Makki
- \$ 1,764 Sayed Hashimi
- \$ 1,763 VaShawn Nelson
- \$ 1,758 Daymon Green
- \$ 1,756 Victoria Lopes
- \$ 1,754 Yanell Peguero O'Neal
- \$ 1,748 Tony Williams
- \$ 1,743 Jean Romero Capote
- \$ 1,742 Rana Shirer
- \$ 1,737 Justin Kelly
- \$ 1,735 Richard Sidoti
- \$ 1,734 Michael Hubbs
- \$ 1,718 Javier Maldonado
- \$ 1,718 Dylan Hurd
- \$ 1,717 Brendan Whitted
- \$ 1,717 Harvey Quinn
- \$ 1,715 Richard Dyer
- \$ 1,713 Marc Dorceus
- \$ 1,700 Gjon Ljullduraj
- \$ 1,700 Paul Pestian
- \$ 1,697 Paola Ramos
- \$ 1,695 Gabriell Natha
- \$ 1,691 Laura Knopf
- \$ 1,690 Nolan Check
- \$ 1,688 Peter Gabranski
- \$ 1,688 Brandon Hamilton
- \$ 1,686 Sean Melaven
- \$ 1,686 Mitchell Messer
- \$ 1,685 Jennifer Lucero
- \$ 1,668 Sherry Schick
- \$ 1,667 Paul Thompson
- \$ 1,667 Marvin Fernandez
- \$ 1,662 Jesse Benwell
- \$ 1,659 James Marks
- \$ 1,632 Preeti Sahgal
- \$ 1,654 Kevin Lauterbach
- \$ 1,650 Oleg Novitchii
- \$ 1,643 Daniel Plourde
- \$ 1,641 Flerinda Valondo
- \$ 1,640 Eric Snyder
- \$ 1,635 Luis Hernandez-Gomez
- \$ 1,632 Lleison Martinez
- \$ 1,632 Amber Fellman
- \$ 1,631 Brett Cummings
- \$ 1,626 Jeffrey Witherall
- \$ 1,622 Michael Locke
- \$ 1,620 Alvin Johnson
- \$ 1,609 Randy Ortiz
- \$ 1,606 Mike Sukhbaatar
- \$ 1,602 Elba Diaz
- \$ 1,598 Sara Vaz
- \$ 1,595 Derrick Mason
- \$ 1,594 Mark Neilson
- \$ 1,594 Rodolfito Moya
- \$ 1,593 Micah McGhee
- \$ 1,593 Maria Martinez
- \$ 1,589 Miguel Albarra
- \$ 1,586 Hazem Aboueldahab
- \$ 1,582 Jacob Krakora
- \$ 1,581 Gerardo Pernia
- \$ 1,579 Kurt Evans
- \$ 1,576 Steven Valentim
- \$ 1,576 Blair Sheppard
- \$ 1,574 Skay Nusenu
- \$ 1,572 David Rigney
- \$ 1,567 Maria Diringner
- \$ 1,566 Evelyn Howell

- \$ 1,562 Genesis Rosario
- \$ 1,561 Matthew Abdo
- \$ 1,555 Koa Taylor
- \$ 1,548 Anthony Greco
- \$ 1,547 Funmilola Elumade
- \$ 1,544 Amanda Gaines
- \$ 1,543 Stephen Bowen
- \$ 1,535 Kristi Basho
- \$ 1,535 Arielle Surgeson
- \$ 1,525 Melissa Argomaniz
- \$ 1,524 Shubham Setia
- \$ 1,523 Amanda Garbinski
- \$ 1,523 Bobby Lo
- \$ 1,522 Ryan Jarvie
- \$ 1,522 Phi Phan
- \$ 1,517 Richard Carter
- \$ 1,509 Emmanuel Gregoriades
- \$ 1,509 Emmanouel Rigo
- \$ 1,507 Katherine Kelley
- \$ 1,506 Carlos Duckworth
- \$ 1,503 Nikki Chan
- \$ 1,501 Lloyd Patterson
- \$ 1,497 Zinsou Ayihonsi
- \$ 1,497 Troy Williams
- \$ 1,495 Bryce Engstrom
- \$ 1,493 Manuel Lanz Jaimes
- \$ 1,490 Ivette Moreno
- \$ 1,488 Avion Johnson
- \$ 1,487 Edna Clement
- \$ 1,486 Truman Falkner
- \$ 1,485 Razan Zarba
- \$ 1,481 Kevin Amador
- \$ 1,480 Taryari Otis
- \$ 1,480 Brittaney Vento
- \$ 1,480 John Curry
- \$ 1,480 Jorge Alvarez
- \$ 1,479 Mirna Cruz Guandique
- \$ 1,478 Mackenzie Burchett
- \$ 1,476 Peter Barany
- \$ 1,476 Katie Mitchell
- \$ 1,475 Lebert McBean
- \$ 1,472 Sean Walsh
- \$ 1,468 John Catalano
- \$ 1,464 Matthew Sturgis
- \$ 1,463 Hans Klink
- \$ 1,462 Ikram Al-Shobaki
- \$ 1,460 Michael Castro
- \$ 1,459 Ezra Miller
- \$ 1,457 Victoria Varney
- \$ 1,455 Connor Markins
- \$ 1,454 Tyler Worstell
- \$ 1,451 Dimo Joannidis
- \$ 1,450 Dianka Blash
- \$ 1,449 Fabiana Rojas Pino
- \$ 1,447 Scott Florin
- \$ 1,447 Jason Ward
- \$ 1,446 Antrail Caston
- \$ 1,445 Guy Graves
- \$ 1,444 Sarah Renee Helfer
- \$ 1,439 Seth Frisby-Jack
- \$ 1,437 Lamita Dahdah
- \$ 1,435 David Burkes
- \$ 1,434 Russell Siayngco
- \$ 1,432 Tasha Marker
- \$ 1,430 David Staffery
- \$ 1,429 Hilary Youkhana
- \$ 1,424 Jennifer Gilkie
- \$ 1,424 Christina Salvatore
- \$ 1,423 William Dugan
- \$ 1,422 Nicole Herrin
- \$ 1,416 Terrie Berry
- \$ 1,415 Michael Mohring
- \$ 1,414 Patrick Guthrie
- \$ 1,414 Tanairi Lek
- \$ 1,414 Lisa Richardson
- \$ 1,411 Souher Shadid
- \$ 1,407 Nelson Desmond
- \$ 1,405 Fabio Garcia

- \$ 1,405 Trishana Foster
- \$ 1,403 Juliet Damian
- \$ 1,403 Eslam Daoud
- \$ 1,403 Jill Adessa
- \$ 1,400 Deborah Mitchell
- \$ 1,400 Nathan Hunt
- \$ 1,394 Hunter Renninger
- \$ 1,394 Miguel Castillo
- \$ 1,392 Carlos Mainero
- \$ 1,392 Cory Humphries
- \$ 1,391 Taulant Bane
- \$ 1,390 John Pham
- \$ 1,388 Liam Teitelbaum
- \$ 1,388 Alex Paguio
- \$ 1,385 David Rico
- \$ 1,384 Madelin Beattie
- \$ 1,384 Oyindamola Falegan
- \$ 1,384 Quashade Copney
- \$ 1,376 Ashley Johnston
- \$ 1,371 James Maloney
- \$ 1,367 Jasmine L Walker
- \$ 1,367 John Reil
- \$ 1,366 Dean Thebeau
- \$ 1,365 Jason Beaman
- \$ 1,364 Travis Zoba
- \$ 1,363 Joshua Marx
- \$ 1,361 Richard Pelliccia
- \$ 1,360 Devonte Coles
- \$ 1,358 Anthony Spataro
- \$ 1,356 Jose Rubio
- \$ 1,355 Joseph Cascio
- \$ 1,352 Juliya Ostapyyuk
- \$ 1,352 Michelle Gwynn
- \$ 1,345 Dhruv Sachdeva
- \$ 1,343 Tania Pimentel
- \$ 1,343 Renee Zinsky
- \$ 1,341 Jeffery May
- \$ 1,341 Ervin Ragan
- \$ 1,340 Dallas Johnson
- \$ 1,338 Besim Nikaj
- \$ 1,337 Taylor Nathaniel
- \$ 1,337 Anthony Aielo
- \$ 1,335 Anthony Solano
- \$ 1,333 Lino Strussione
- \$ 1,332 Kelli Higgins-Jones
- \$ 1,332 Juan Nunez
- \$ 1,331 Colin Kowet
- \$ 1,330 Dinory Echevarria Vargas
- \$ 1,329 Sikheira Higgins-Everette
- \$ 1,327 Marvin Marciano Hernandez
- \$ 1,320 Fausto Allosada
- \$ 1,319 Elijah Findley
- \$ 1,318 Miguel Hernandez
- \$ 1,317 Carlo Buhay
- \$ 1,317 Gregory Caldwell
- \$ 1,316 Admira Skenderovic
- \$ 1,311 Travis Carpenter
- \$ 1,309 Tanner Duy
- \$ 1,309 Karyn Flury
- \$ 1,309 Sonia Tyner
- \$ 1,309 Luc Honorat
- \$ 1,306 Manique Sala
- \$ 1,305 David Ramirez-Benitez
- \$ 1,305 Michael Lewo
- \$ 1,305 Daniel Pues
- \$ 1,305 Miliama Vavae
- \$ 1,301 Juan Velez
- \$ 1,299 Raquel Caicedo
- \$ 1,298 Helgi Bistochett Navaror
- \$ 1,297 Cassandra Pinto
- \$ 1,297 Virakbot Oung
- \$ 1,297 Michael Braxton
- \$ 1,297 Michael McKiernan
- \$ 1,296 Cole Murphy

- \$ 1,288 Duane Shaw
- \$ 1,287 David Bilotti
- \$ 1,284 Joseph Pizzoferrato
- \$ 1,284 Sarah Handy
- \$ 1,283 Ryne Henrich
- \$ 1,283 Galvin Hoopes
- \$ 1,279 Zakiya Jones
- \$ 1,277 Samy Jacques
- \$ 1,276 Angeliqye Piquion
- \$ 1,276 Jesusdieu Portilus
- \$ 1,274 Jose Acosta Farias
- \$ 1,274 Kristina Joachim
- \$ 1,271 Richard Leveille
- \$ 1,271 Shane Rendell
- \$ 1,270 Brandon Eck
- \$ 1,269 Evelyn Hoyos
- \$ 1,268 Joshua Bacchus
- \$ 1,268 Frederick Cole
- \$ 1,267 Nathan Brace
- \$ 1,264 Christopher Edinger
- \$ 1,264 Mark Helton
- \$ 1,263 Deon Taisacan
- \$ 1,259 Troy Kasper
- \$ 1,258 Zachary LeFoll
- \$ 1,257 Armando Rivera
- \$ 1,255 Michelle Johnson
- \$ 1,254 Triston Wasil
- \$ 1,252 Shabbir Islam
- \$ 1,251 Brittney Mizer
- \$ 1,249 Samuel Holden
- \$ 1,243 Yairy Magon
- \$ 1,241 Alex Verrico
- \$ 1,228 Kyla Greig
- \$ 1,227 Brittaney Sherwood
- \$ 1,226 Judette Ramina Servidad
- \$ 1,226 Jenny Anderson
- \$ 1,225 Ervin Metaj
- \$ 1,224 Joshua Seguin
- \$ 1,221 Michael Santosuosso
- \$ 1,221 Tachane Joseph
- \$ 1,219 Anthony Aiello
- \$ 1,216 Jennifer Smajda
- \$ 1,216 Amber Wade
- \$ 1,215 Courtney Johnson
- \$ 1,214 Blaine Fuller
- \$ 1,213 Hakan Ozalpaskan
- \$ 1,212 Nick Scordos
- \$ 1,212 Luis Ayala
- \$ 1,211 Derek Brown
- \$ 1,210 Ashley Mysza
- \$ 1,210 Paula Aksenoff
- \$ 1,209 Maria Rowena Maggialit
- \$ 1,208 Junie-Fed Pyronneau
- \$ 1,208 Mohamad Wael Taher
- \$ 1,207 Michelle Barnett
- \$ 1,207 Courtney Halldorson
- \$ 1,206 Bethany Evans
- \$ 1,202 Bryan Stoddard
- \$ 1,200 Ryan Vance
- \$ 1,199 Maxwell Terrell
- \$ 1,197 Brandon Brown
- \$ 1,197 Bettania Ramos
- \$ 1,196 Latoiya Wells
- \$ 1,191 Nicklaus Boker
- \$ 1,190 Jacob Wordhouse
- \$ 1,186 Jason Brown
- \$ 1,182 Evan Epstein
- \$ 1,179 Jacob Curry
- \$ 1,178 Shelby Poston
- \$ 1,177 Victoria Cannon
- \$ 1,174 Alexia Johnigan
- \$ 1,172 Kimberly Devera
- \$ 1,171 Amanda Dougherty
- \$ 1,169 David Ferriolo
- \$ 1,168 Brian Sanchez
- \$ 1,165 Melissa Losk

- \$ 1,163 Andrew Lassos
- \$ 1,161 Lorena Hernandez
- \$ 1,158 Hugo Flores
- \$ 1,158 Jennifer Anthes
- \$ 1,158 Kelly Plouffe
- \$ 1,155 Alex Piszczek
- \$ 1,155 Andrew Brown
- \$ 1,155 Christina Pinnock
- \$ 1,153 Maurice Brown
- \$ 1,149 Jehieli Estudillo-Nunez
- \$ 1,146 Nuzha Daadouch
- \$ 1,145 Sean Moore
- \$ 1,142 Holly Simpson
- \$ 1,141 Phillip Rigoli
- \$ 1,141 Nolan Burke
- \$ 1,139 Mitchell Krass
- \$ 1,138 Abdullah Badawi
- \$ 1,138 Frederick Cole
- \$ 1,138 Adam Ludolph
- \$ 1,135 Joseph Lamb
- \$ 1,135 Matthew Castelli
- \$ 1,134 Matthew McDowell
- \$ 1,132 Stacy Tanksley
- \$ 1,131 Connor Meakins
- \$ 1,129 Kyle Barrett
- \$ 1,126 Melinda-Rae Lyse
- \$ 1,123 Lindsey Stakset
- \$ 1,122 Danielle Custis
- \$ 1,122 Marcos Soberanis
- \$ 1,120 Jordan K Brown
- \$ 1,119 Christopher Applegate
- \$ 1,119 Temesghen Starr
- \$ 1,118 Tyler McKnight
- \$ 1,118 Lawrence Hadley
- \$ 1,115 Cody Allen
- \$ 1,112 Sarah MacDonald
- \$ 1,112 Mohamed Shogar
- \$ 1,111 Megan Pallme
- \$ 1,111 Janel Wilder
- \$ 1,111 Ariel McAlister
- \$ 1,110 Monica McKinney
- \$ 1,108 Lonan Russell
- \$ 1,105 Kennedy Thierry
- \$ 1,104 Erik Graham
- \$ 1,102 Cole Hatfield
- \$ 1,102 Shannon Hannon
- \$ 1,101 Natalie Raygoza
- \$ 1,095 Dale Hetrick
- \$ 1,095 Stephanie Dunbar
- \$ 1,095 Jonathan Conner
- \$ 1,094 Kade Beck
- \$ 1,091 Danyelle Ropp
- \$ 1,091 James Wright
- \$ 1,089 Alvin Stosich
- \$ 1,089 Julie Freeman
- \$ 1,089 Omoyiwola Akinfolarin
- \$ 1,085 Joshua Alexander
- \$ 1,084 Sherry Cropper
- \$ 1,084 Jacob Campbell
- \$ 1,083 Shawntae Collins
- \$ 1,083 Ashley Mitchell
- \$ 1,082 Latisha Dolford
- \$ 1,081 Andrew Jackson
- \$ 1,081 Alexandrea Simard-Jean
- \$ 1,079 Malcolm Pasquier
- \$ 1,079 David Estey-Ang
- \$ 1,078 Dulcie Dahle
- \$ 1,077 Cathleen Hairston
- \$ 1,077 Matthew Couper
- \$ 1,076 Freddy Diaz
- \$ 1,076 Austin Edwards
- \$ 1,075 Tyrell Simmons
- \$ 1,075 Raig Hussain
- \$ 1,071 Luis Gutierrez
- \$ 1,070 Christopher McGlynn
- \$ 1,068 Brandon Minor
- \$ 1,067 Brian Schmitz
- \$ 1,066 Jonathan Ballard

WORLD'S GREATEST BONUS - CONTINUED

Table with 6 columns listing names and bonus amounts. Includes names like John Wegley, Angelia Ransome, Daren Hearnberger, etc.

WORLD'S GREATEST BONUS - CONTINUED

Table with 6 columns listing names and bonus amounts. Includes names like Lee Jeffers, Erin Allen, Michael Clemente, etc.

LEADERSHIP BONUS

Five portrait photos of bonus leaders: Mark Neilson (\$51,160), Tristan Dlabik (\$50,855), Bobby Gujral (\$38,979), Darrell Asbell (\$31,597), and Joseph Gojcaj (\$29,810).

OCTOBER BONUS LEADERS | PAYOUT: \$2,406,154 | QUALIFIERS: 835

Table listing names and bonus amounts for the October Bonus Leaders. Includes names like Mark Neilson, Tristan Dlabik, Bobby Gujral, etc.

Table listing names and bonus amounts for the October Bonus Leaders. Includes names like Kevin Appasamy, Melinda-Rae Lyse, James Sodan, etc.

# RGA LEADERSHIP BONUS

1



MARK NEILSON

\$84,741  
AO

2



JOSHUA OLIN

\$67,043  
AO

3



BRODY MAUGHAN-EVANSON

\$50,556  
Simon Arias

# SA/YA DIRECT CODE FIELD TRAINING BONUS

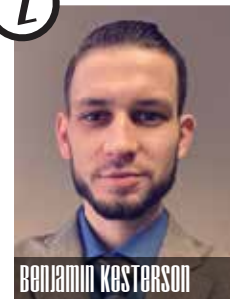
1



WILLIAM BENLINE

\$10,961  
Hart-Dushaj

2



BENJAMIN KESTERSON

\$10,871  
Hart-Dushaj

3



DYLAN JACKSON

\$9,615  
Simon Arias

4



SOLGEIS CARDOZO MIJARES

\$9,414  
Gonzalez-H-W

5



RYAN CRAWFORD

\$9,119  
Simon Arias

## OCTOBER BONUS LEADERS

PAYOUT: \$1,302,419

QUALIFIERS: 167

\$84,741	Mark Neilson	\$15,022	Ryan Stenglein	\$6,484	Amr Shater	\$3,911	Gary Slocum	\$2,587	Kelly Ekker	\$1,205	Kingsley Ibeh
67,043	Joshua Olin	14,635	Randall Cook	6,367	Michael Russo	3,721	Cody Gardner	2,546	Jessica Santamarina	1,187	Stuart Pagan
50,556	Brody Maughan-Evanson	13,569	Juan Diaz	6,297	Scott Wheeler	3,678	Mavrick Fredericks	2,481	Shalom Chaimov	1,132	Michael Gerstein
48,431	Justin Adams	12,958	Matthew Turnquist	6,275	Morgan Lobello	3,655	Ronald Rivera	2,466	Michael Clemente	1,109	Peter Kwiatkowski
44,327	Bobby Gujral	12,846	Jenny Kim	6,246	Paul Kelly	3,624	Ashley Clarke	2,448	Alma Lozano	1,096	James Sodan
42,587	Britton Costa	12,799	Blake Higuchi	6,115	Dustin Dunbar	3,567	Steven Barton	2,427	Jinelly Urena	1,014	Hector Mendez
37,472	Beau Locker	12,439	Elias Boles	6,097	Bobby Park	3,510	Bruce Viaje	2,346	Chase Miller	1,012	Jordan Chalom
37,442	Reynolds Akuamoa	12,105	Tahis Quintero Bonilla	6,088	Romal Omid	3,478	Jeffery Thiel	2,199	Ashley Wenning	878	Marisa Willgruber
32,452	Matthew Diulus	11,533	Augusto Arango	5,946	Mark Lahijani	3,415	Patrick Knouse	2,147	Juan Olvera	857	Marissa Neff
28,579	Walter Icaza	11,142	Tommy Conard	5,680	Michael McKiernan	3,271	Clint Perry	2,088	Sean Hansen	824	Tiffany Babin-Washington
27,644	Joseph Gojcaj	10,006	Corey Helly	5,643	Clayton Slaughter	3,271	Clint Perry	2,088	Sean Hansen	790	Alberto Alcalá
25,725	Robert Janev	9,912	Travis Vaughn	5,436	Brandon Baker	3,107	Aaron Piotrowski	2,086	Magda Figueiredo	783	Melinda-Rae Lyse
22,461	Chris La Fond	9,085	Tim McAdams	5,391	Nicole Sanders	3,107	Derek Foore	2,014	Raul Rojas	778	Erin Allen
21,484	Meaghan Krecsko	8,995	Mike Paragiou	5,353	Antonio Reyes	3,067	David Rigney	1,995	Phi Phan	774	Tyler Boulden
19,257	Joseph Rotolo	8,912	Zach Otto	5,239	Michael Burningham	3,032	Sara Vaz	1,969	Alexis Pineiro	770	Joshua Yurinko
18,894	David Carpenter	8,763	Kimberly Hamilton	5,213	Justin Hermann	3,022	Mike Allen	1,950	Elyse Bryan	672	Ransey Vazquez
17,755	Darcy Schrieber	8,628	Ryan Hall	5,213	Tony Geer	2,962	Eric Thompson	1,909	Joshua Jackson	672	Christopher Clark
17,274	Joseph Tomanovich	8,441	Brent Bowling	4,951	Christopher Bentley	2,928	Claude Hamilton	1,815	Daryl Graham	636	Michael Cirelli
16,991	Gregory Rudolph	8,153	Aaron Parks	4,816	Christopher Bentley	2,928	Claude Hamilton	1,764	Lauren Coyne	621	Donald DeVoise
16,567	Christopher Hintz	8,153	Aaron Parks	4,737	Yussuf El-Zein	2,815	Megan Richardson	1,737	Evan Donoghue	558	Slavita Hut
15,780	Andy Batten	8,020	Bobby Hamilton	4,704	Luay Ghawi	2,815	Daniel Umbertone	1,606	Bryan Juskiw	518	Dan Ikei
15,736	Michael Russin	7,904	Brandon Summerton	4,561	Adam Kidikas	2,776	Christopher Stevens	1,550	Stella Roznovan	504	Amanda Peterson
15,239	Ryan Fickert	7,335	Andrew Bishop	4,505	Jeffrey von Kienast	2,741	Ryan McIntosh	1,445	Levar Morgan		
15,137	Mario Hajro	7,125	Jeffrey Hall	4,139	Jonathan Phillips	2,724	Hunter Houvener	1,442	Matthew Conrad		
		7,065	Paul Smith	3,971	Alex Kae	2,688	Phillip Waisman	1,441	Johnny Ly		
		6,972	Jeffrey A Smith	3,936	Anita Ferris	2,676	Christopher Botelho	1,361	Samantha Ralston		

## OCTOBER BONUS LEADERS

PAYOUT: \$715,282

QUALIFIERS: 759

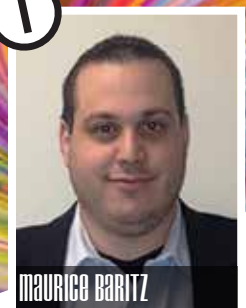


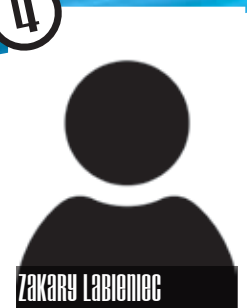
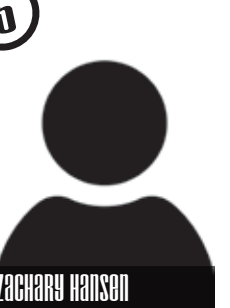
\$10,961	William Benline	\$3,135	Rebecca Amundson	\$1,847	Marc Albo	\$1,402	Matthew Sutton	\$1,070	Eileen Vasquez	\$844	Valentina Carmona
10,871	Benjamin Kesterson	3,066	Steven Baum	1,841	Daniel Pues	1,384	Joshua Seguin	1,067	Garkeiva Council	839	Jasmyne Norris
9,615	Dylan Jackson	3,053	Maria Bonilla Borrego	1,833	Arianna DaLuz	1,373	Khawlah Raziq	1,064	Jamie Carr	836	Courtney Lavitch
9,414	Solgeis Cardozo Mijares	3,033	Adrian Horsham	1,832	Morad Ahmed	1,369	Alexia Gonzalez	1,057	Imani Banks	832	Havis Alvarado
8,992	Leidy Jauregui Rojas	2,879	Roy Stephens	1,825	Eli Lobo Gonzalez	1,364	Brittmarie Yarian	1,055	Troy Plummer	831	Gabriell Natha
8,865	Joseph Ciliberti	2,988	Adalberto Paz	1,821	Daniel Pacheco	1,363	Charmaine Agoncillo	1,052	Lourdes Davila	828	Tyler Hashimoto
8,358	Moriah Chandler	2,938	Paul Pestian	1,816	Jorge Toribio	1,361	Colleen Stephenson	1,046	Lynn Jenkins	827	Mark Helton
7,719	Foruzsan Alviri	2,911	Stephanie Prince Leon	1,781	Carlos Duckworth	1,349	Sean Owsley	1,042	Delvin Lanier	826	Todd Krupa
7,464	Sullena Staton	2,879	Jonathan Ramirez	1,776	Shayden Rasheed	1,346	Robert Wright	1,040	Bryce Engstrom	824	Markella Hamizidis
7,429	Gianni Toma	2,841	Kirsten Puhl	1,770	Susana Al Choufi Naim	1,325	John Torres	1,034	Cory Reynolds	819	Christopher Jones
6,965	Justin Kelly	2,774	Michael Conner	1,729	Benjamin Sulcer	1,317	Jacey Volkman	1,033	Ivan Martinez	812	David Pinilla
6,364	Ireland Sirni	2,771	Alicia Diaz	1,722	Shonda Duckett	1,309	Jalen Holmes	1,030	Daniel Campos	808	Gavin Rindt
6,345	Jhonatan Quintero	2,736	Jeremiah Russin	1,726	Sarah Handy	1,296	Tyler Parker	1,027	Stacie Freye	807	Karen Mosley
6,277	Iv Menache	2,713	Noah Schultz	1,714	Cesar Cozo	1,292	Nairobi Contreras	1,011	David Ferriolo	806	Tasha Marker
5,734	Brandon Biskie	2,605	Jasmine Snell	1,695	John M Ramsey	1,287	Randy Ortiz	986	Angela Cardona	804	Daniel Craley
5,247	Ransey Vazquez	2,581	Daniela Gayol	1,694	Ryan Jarvie	1,275	Aaron Chen	979	Melinda Skinner	795	Freddy Escalante
5,245	Bianca Gazader	2,574	Nelson Desmond	1,693	Erica Robertson	1,273	Elijah Findley	969	Mohamed Shogor	793	Marvin Samano Diaz
5,101	Spencer Kozaj	2,497	Damaris Trejo	1,683	Abby Sosin	1,267	Jantale Jones	969	Guadalupe Ramirez	780	Danisabel Rodriguez
5,025	Dimuthu Kelegama	2,474	Jhanna Valerio Vivas	1,675	Akinyemi Akinseye	1,266	Daniel Lepage	968	Michael Sertz	778	Marc Dorceus
5,015	Danny Souri	2,454	Tanner West	1,670	Darren Lawhon	1,255	Kade Beck	961	Cyan Kissingner	778	David Estey-Ang
4,934	Ragih Murshed	2,451	Casey Boss	1,656	Monica Montgomery	1,251	Gonzalo Buitron Olvera	946	Ricky Gandhi	771	Marvin Gonzalez
4,761	Michael Mamalakis	2,450	Colin Ghee	1,655	Karlie Howard	1,245	Channing Gardner	940	Michael Geyer	765	Andrea D Owens
4,721	Zachary Button	2,357	Troy Cason	1,654	Anne List	1,227	Chad Boskat	936	Tichina Houghton	761	Sandra Winstead
4,703	Cole Hatfield	2,334	Marvin Fernandez	1,647	Nikki Bein	1,226	Twana Smith	936	Brittney Mizer	755	Sara Hernandez
4,581	Alexandra Jaeger	2,327	James Tolley	1,614	Daniel Tucker	1,226	Stephanie Dobrzynski	927	Roselyv Mediavilla	751	Danial Arif
4,577	Rachel Canning	2,308	James Marks	1,606	Mickey Adkins	1,207	Sean Smith	925	Adam Hanna	747	Selina Maldonado
4,572	David Archer	2,304	Giulia Kaufman	1,585	Muzit Berhe	1,202	Austin Macias	923	Juan Torres	740	Mycah Teagardner
4,530	Zachary Poker	2,281	Brandon Dusevic	1,583	Sky Plunkett	1,199	Jesse Medina Nunez	922	Dean Thebeau	733	Marina Ralls
4,198	Chilynn Acevedo	2,264	Julian Navalta	1,548	Aaron Ebel	1,190	Luis Guzman Millan	922	Ana Cardenas	733	Nicole LePage
4,176	Robert Martik	2,212	Taleb Jammoul Hajali	1,546	Anizabeth Parra Gonzalez	1,188	Christopher Scruggs	918	Carrington Hanna	728	Jessica Daniels
3,845	Atticus Wilklow	2,189	Richard Pelliccia	1,528	Zackarea Hakim	1,177	Sierra Kelsey	913	Nathan Gay	725	Lubaska Iguaro
3,836	John Catalano	2,185	Baton Statovci	1,502	Xoxy Linares Maldonado	1,177	Nolan Burke	910	Jason Felton	725	Daniel Lopez-Velasquez
3,813	Jozef Tinaj	2,164	Joseph Michelin	1,502	Daniel Linarez	1,174	Daniel Prinzo	907	Leanne Erney	724	Razan Zarba
3,778	Klyo Vidal	2,063	Zlata Titova	1,502	Cameron Mack	1,163	Andrew Brennan	905	Rosicella Castro	720	Jimmy Quifille
3,583	Michelle Hassanali	2,062	Courtnei Johnson	1,501	Bledar Bane	1,162	Grant Gustic	902	Alessandro Succurro	719	Amber Contreras
3,577	Ayana Hill	2,037	Donte Grant	1,496	Nadia Bailey-Robinson	1,154	Bryant Logan	899	Mark Reilly	717	Jedidia Henderson
3,554	Desiree Moore	2,028	Mayra Gutierrez Rodriguez	1,491	Hisham Tabak	1,153	Lamita Dahdah	896	Desmond Tenoh	716	Ameenah Little
3,515	Benzack Cooper	2,004	Richard Tabanji	1,487	Rodney Williams	1,138	Cole A Murphy	888	Tanika Thompson	714	Scott Barela
3,513	Malcolm King	2,003	David C Williams	1,487	Rodney Williams	1,136	Tracy Davis	887	Kevin Pharaon	712	Jillian Getz
3,447	Timothy Wilson	1,998	Lauren Gearhart	1,472	Zorhedy Romero Aranda	1,133	Morella Parejo	875	Anton Ljuljdjuraj	710	John Curry
3,443	Ahmed Kassem	1,965	Doris Martinez Garcia	1,472	Zorhedy Romero Aranda	1,132	Meloni Montoya	875	Justin Sherman	705	Krystal Walters
3,432	Adianez Rodriguez	1,936	Daniel Zotter	1,471	Mark Lomonaco	1,119	Jenny Anderson	873	Connor O'Donnell	687	Avalona Sweattee
3,258	Maria Flores	1,934	Jorge Caridad	1,471	Ebony Ortiz	1,110	Amanda Musselman	873	Jennifer Lucero	686	Olivia Rayn
3,256	John Tong	1,925	Samuel Close	1,457	Logan Calman	1,103	Anthony Spataro	869	Shannon Cotter	685	Patrick Rioux
3,248	Maribil Parra Echenique	1,922	Mauricio Guerrero	1,450	Samantha Saunders	1,097	Derek Johnson	866	Anna Mirzaee	681	Jacquelyn Strobbe
3,240	Sean Byler	1,920	Rafael Sanchez Reyes	1,425	Nicholas Johnson	1,091	Romie Murphy	863	Blake Rodrian	679	Greta Guzman Millan
3,196	Bradley Christiansen	1,877	Jordan Stelzer	1,421	Mariela Godoy	1,089	Sean Wuebold	857	Mary Finnigan	677	Richard Phaturous
3,152	Alexander Valencia	1,854	Stephanie Burghardt	1,411	Matthew Ward	1,079	Anjelica Rueda	851	Jimarr Gallon	677	Kevin Kennedy
				1,402	Marismely Wilhelm	1,071	Nicholas Montiel	849	Alec Seibold	673	Radames Alvarado

40 SA/GA DIRECT CODE FIELD TRAINING BONUS = CONTINUED

\$ 670 Tammy Gawron	\$ 641 David Hurst	\$ 609 Seth Frisby-Jack	\$ 579 Giorgi Gogidze	\$ 549 Ashley O'Donal	\$ 524 Karri Lancaster
668 Matthew Code	640 Shanelle Warmack	609 Rose Innocent	574 Matthew Couper	548 Katie Mitchell	520 Deondrey Tate
663 Alek Lichniak	638 Jonathan Parham	606 Luc Do	573 Carrie Johnson	548 Brian Schmitz	520 Andrew Vickery
662 Joseph Hogue	632 Alex Aguirre	594 Arturo Romero	571 Victoria Nihizer	546 Corey Bode	520 Vincent Massari
660 Jessica Specht	629 Charlie Bermudez	592 Adriana Jaime Castillo	562 Anggi Moreno	546 Shirley Palacios	516 Daniel Haley
656 Shane Valentine	627 Crystal Boardman	590 Snoor Qaradaghi	562 Nicholas Micare	543 Carlos Mainero	516 Justin Diaz
650 Victoria Varney	Vitone	589 Montana Hanson	561 Brianna Boyett	541 Stefani Miller	514 Desiree Ritchie
650 Ashley Robinson	626 Jacob Rosinsky	588 Christian Gojcaj	561 Pedro Davila Neto	539 Kevin Hartley	513 Nicole Castillo
648 Norvi Belisario	616 Michael Castro	586 John Schaeffer	561 Evelyn Hoyos	537 Cody Nykoliotion	508 Ziad El Khoury Moussa
647 Brittany Douglas	612 Sara Cressman	585 Kimberly Arena	553 Nicole Herrin	532 Silas Merkel	508 Kevin Heibult
646 Victoria Lewis	611 Venus Grier	581 Bedros Naama	553 Taiah Bailey	531 Maria Arevalo	503 Ronald Davis
646 Adam Wheeler	609 Alex Grushko	580 Sean Maxfield	551 Brett Cummings	528 Deborah Frkovic	













# REINSTATEMENT BONUS

1  <b>MAURICE BARITZ</b> \$9,830 Serur-Yagjian	2  <b>SAMI MOGANNAM</b> \$4,739 Andrew McQuade	3  <b>JOSEPH B SMITH</b> \$4,147 Simon Arias	4  <b>ZAKARY LABIENIEC</b> \$4,120 Serur-Yagjian	5  <b>ZACHARY HANSON</b> \$3,981 Serur-Yagjian
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## OCTOBER BONUS LEADERS | PAYOUT: \$111,791 | QUALIFIERS: 196

\$ 9,830 Maurice Baritz	\$ 2,428 Dason Phaul	\$ 1,335 Phyto Phyto	\$ 886 Anna Senra	\$ 718 Shamecka Nelson	\$ 574 Elizabeth Keiderling
4,739 Sami Mogannam	2,352 Denise Ley	1,250 Benjamin Newhouse	876 Isabella Celli	679 Olga Tsymbal	573 Lawrence Dennis
4,147 Joseph B Smith	2,318 Orby Kelley	1,235 Ryan Vopat	862 Iffrah Tahir	657 Brandi Fleming	563 Nikki Crosby
4,120 Zakary Labieniec	2,133 Dawid Liniewski	1,095 Dyoma Ramirez-Robles	835 Houda Legsai	619 Ronald Davis	541 Cynthia Melchor
3,981 Zachary Hansen	2,026 Mark Harhager	1,094 Corey Lavigne	832 John Orr	618 Anthony Manning	536 Ivanna Melnyk
3,612 James C Carter	1,916 Natalie Soboleva	984 Alipate Makau	821 Christian Ortiz	615 Daniel Durgin	532 Pamela Drury
2,967 Mitchell Look	1,715 Gina Kramer	968 Christabel Ornelas	815 Jamell Ramsay	600 Funmilola Elumade	521 Maxon Elozier
2,832 Joseph Faisant	1,601 Steven Mason	955 Victor Ledesma	765 Lenora Blackstone	597 Jenny Alvarez	514 Laurekins Pardovani
2,458 Zenon Zorij	1,499 Muhammed Ashraf	898 Jonathan Jones	719 Megan Russell	593 Ashley Bodnar	505 Cody Toth

October Qualifiers—  
Outstanding Producers & PR Representatives:

 <b>Michael van Delft</b> Satti-Kanaan 21 Qualifications \$144,720 Net ALP 84.0 RET	 <b>Jonathan Rindt</b> Simon Arias 1 Qualification \$141,876 Net ALP 80.2 RET	 <b>Matthew Zang</b> AO 3 Qualifications \$97,775 Net ALP 79.1 RET
 <b>Alex Miller</b> Cohen-Velasquez 2 Qualifications \$85,877 Net ALP 79.9 RET	 <b>Yolette Mompont</b> Tom Williams 4 Qualifications \$84,287 Net ALP 89.3 RET	 <b>Alipate Makau</b> Steve Friedlander 7 Qualifications \$82,623 Net ALP 86.1 RET
 <b>Joseph Michelin</b> Laura Fisher 1 Qualification \$77,249 Net ALP 81.5 RET	 <b>Ashley Hutson</b> Kyle Wrobel 1 Qualification \$75,290 Net ALP 93.3 RET	 <b>Christopher Rolph</b> AO 1 Qualification \$65,282 Net ALP 82.4 RET
 <b>Ashkan Khoshmagham</b> AO 1 Qualification \$57,945 Net ALP 100.0 RET		

**5 BONUS TOTAL: \$7,619,599**

WORLD'S GREATEST \$3,083,953	LEADERSHIP \$2,406,154	RGAL LEADERSHIP \$1,302,419	SA/GA TRAINING \$715,282	REINSTATEMENT \$111,791
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifyers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level

# MILLION DOLLAR CLUB

Another champion, another milestone!  
Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!



**Kevin Gillum**  
AO  
Contracted 11/23/15  
Qualified 10/31/20  
\$1,036,524 Net ALP



**Igor Melcharek**  
AO  
Contracted 6/26/12  
Qualified 10/31/20  
\$1,009,377 Net ALP



**Yolette Mompont**  
Tom Williams  
Contracted 5/31/12  
Qualified 10/31/20  
\$1,005,431 Net ALP

## DIRECTORS OF THE MONTH



Leaders growing leaders

### Sales Director of the Month



**Angel Martinez**

Angel had 165.23% growth over October 2019.

### PR Director of the Month



**Patti Morgan**

Patti met 104.44% of Objective during October 2020.



# the art of EXTREME READINESS



**David Zophin**  
President  
American Income Life & National Income Life Divisions

**T**here are plenty of adjectives that come to mind when I think of 2020, but maybe one of the more constructive (and appropriate) ones is “educational.”

We have, after all, learned quite a bit from this trying year. It presented us with challenges unlike any we’ve seen before, and even though our Company responded to this crisis amazingly well, it certainly hasn’t been the easiest year for our world.

One of the most vital lessons 2020 has taught us is the importance of being prepared. In the past, we’ve talked about making plans and goals for the upcoming year, but I think that now we can all see just how important it is to come into 2021 primed and ready for

anything. The way we do that is by planning early, preparing for everything, and taking a proactive — instead of a reactive — approach.

Taking a proactive approach means taking action and being in control. It means *you* make things happen, instead of waiting for things to happen to you. The most successful people are the ones who take charge and govern their circumstances. In fact, it’s almost impossible to find success without being proactive.

If you want to be an effective leader, proactivity is the only way you can put yourself, and more importantly, your people, in the best position to succeed. Your preparedness will boost their confidence (and their success, as well).

When you proactively plan for the year, it prevents issues before they happen. And while it might not be possible to fully prepare for the most outrageous of happenings (like say, a worldwide pandemic), being well-prepared helps reduce their impact.

And maybe most importantly, proactive leadership allows you to welcome and encompass change, and it creates consistent growth.

If you want to be proactive, remember:

- Keep your focus on the future
- Take responsibility for your results
- Focus on what you can control
- Be accountable to your team
- Prepare for the unexpected

When you adopt these proactive behaviors, you put yourself in a better position to make good choices. When difficulties or obstacles come your way, you’ll be well-equipped to face them, and your future will be much brighter because of it.

So if you haven’t done so already, begin planning for the upcoming year now. Dedicate some time to set your goals and figure out what you have to do to accomplish them. Plan for different scenarios, and if you’re in a leadership position, make sure your people are in the loop.

2020 proved that we have what it takes to handle whatever the world has in store for us. Let’s get a leg up on 2021 by being ready, prepared, and proactive. I know I’m geared up for 2021... are you? 🙌



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• MOON PALACE



MAY 5-8, 2021 •